



NCUA
National Credit Union Administration

Minority Depository Institutions Annual Report to Congress

2020

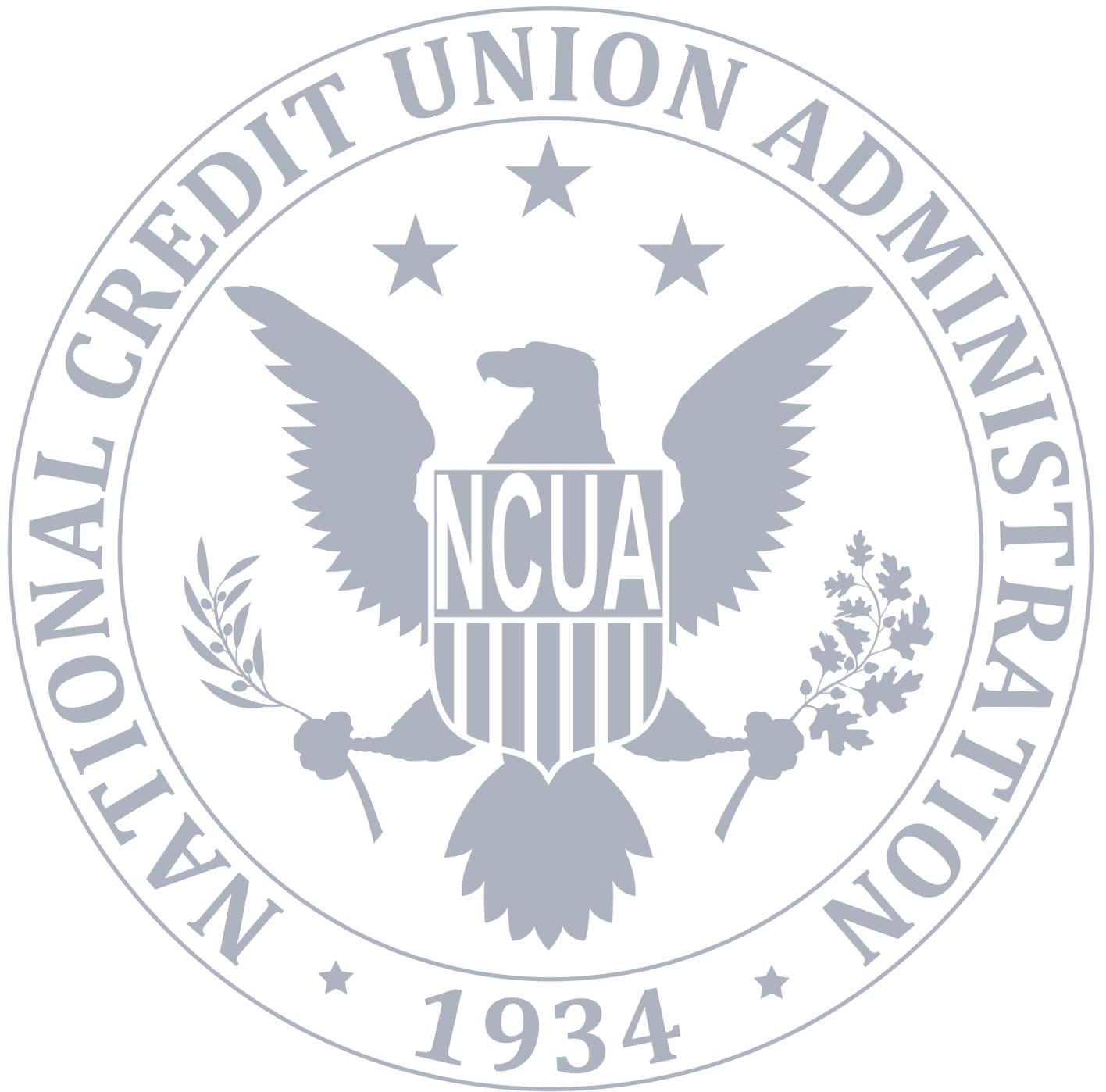


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Chairman's Message



I am pleased to submit to Congress the National Credit Union Administration's eighth annual Report on Minority Depository Institutions, which describes the composition and financial performance of MDIs the NCUA supervised during 2020 as well as [the agency's actions to preserve and promote them](#).

This report is submitted pursuant to Section 308 of the Financial Institutions Reform, Recovery, and Enforcement Act of 1989 (FIRREA) as amended by Section 367 of the Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010.

The NCUA has a deep commitment to supporting MDIs; they are essential to providing safe, affordable financial services to unserved and underserved communities, and, by extension, play a significant role in the broader effort to foster greater social and economic justice. This agency has a responsibility to address the inequities created by centuries of systemic discrimination, and we regard that responsibility as integral to the mission of the nation's system of cooperative credit.

We believe our agency and the credit union industry have a moral obligation to support minority communities and businesses as they work to recover from the COVID-19 pandemic, which has had a disproportionate impact on them. That is why I am especially pleased to report that, despite the widespread economic stress created by the pandemic, MDI credit unions not only continued to serve their members and communities, they grew.

There were 520 MDI credit unions as of the end of 2020, an increase from the previous year. These credit unions expanded membership and increased lending. Shares and deposits were up, as were total assets.

Similarly, the NCUA expanded its efforts to support and promote MDI credit unions. We offered more learning resources, hosted a two-day forum spotlighting MDI concerns, continued the MDI mentoring program and created the MDI cohort to assist the credit unions in that program, and provided grants and loans to help eligible MDI credit unions engage members, bolster capacity, and improve service delivery.

Last year was one of challenge and opportunity, a pressure test, if you will, for the credit union system, and, as a group, MDI credit unions passed.

The NCUA looks forward to finding more ways to support the growth and sustainability of MDI credit unions and to do a better job of meeting their evolving needs.

A handwritten signature in blue ink, which appears to read "Todd M. Harper". The signature is fluid and cursive.

Todd M. Harper
NCUA Chairman

NCUA's Role in the Credit Union System

Created by Congress in 1970, the National Credit Union Administration is an independent federal financial institutions regulator that charters and regulates federal credit unions, insures member deposits at federally insured credit unions, and protects the members who own credit unions. The NCUA's mission is to provide, through regulation and supervision, a safe and sound credit union system that promotes confidence in the national system of cooperative credit.

Credit unions are member-owned and -controlled, not-for-profit, cooperative financial institutions formed to give people access to affordable financial services and participation in their institutions' governance. Credit union members share the same association, community, or profession.

The NCUA's Office of Credit Union Resources and Expansion (CURE), which administers the Minority Depository Institutions Preservation Program, supports the growth of all credit unions, with a particular focus on low-income-designated credit unions and minority institutions. More specifically, CURE is responsible for:

- Chartering and field-of-membership services;
- Grant and loan programs, including administration and management of the Community Development Revolving Loan Fund (CDRLF);
- The agency's MDI Preservation Program; and
- Technical assistance and training.

Some of CURE's programs, including grant and loan funding, have specific eligibility requirements, while others, such as training, are open to all credit unions. On an ongoing basis, the NCUA is focused on refining and improving the ways it assists these institutions, particularly with regard to growing and serving their members.

Minority Depository Institutions

MDIs serve the financial needs of racial minorities because traditional financial institutions have historically underserved these populations. Supporting and preserving minority depository institutions is fundamental to the NCUA's efforts to promote greater financial inclusion by expanding access to affordable, federally insured financial services.

Federally insured credit unions self-designate as MDIs. To do this, a credit union must affirm in the [NCUA's Credit Union Online Profile system](#) that more than 50 percent of its current members, eligible potential members, and board of directors are from one or a combination of the four minority categories defined in FIRREA: any Black American, Asian American, Hispanic American, or Native

American. Appendix 2 of this report has a list of all MDI credit unions certified as of December 31, 2020.

Financial Performance Highlights for MDI Credit Unions in 2020

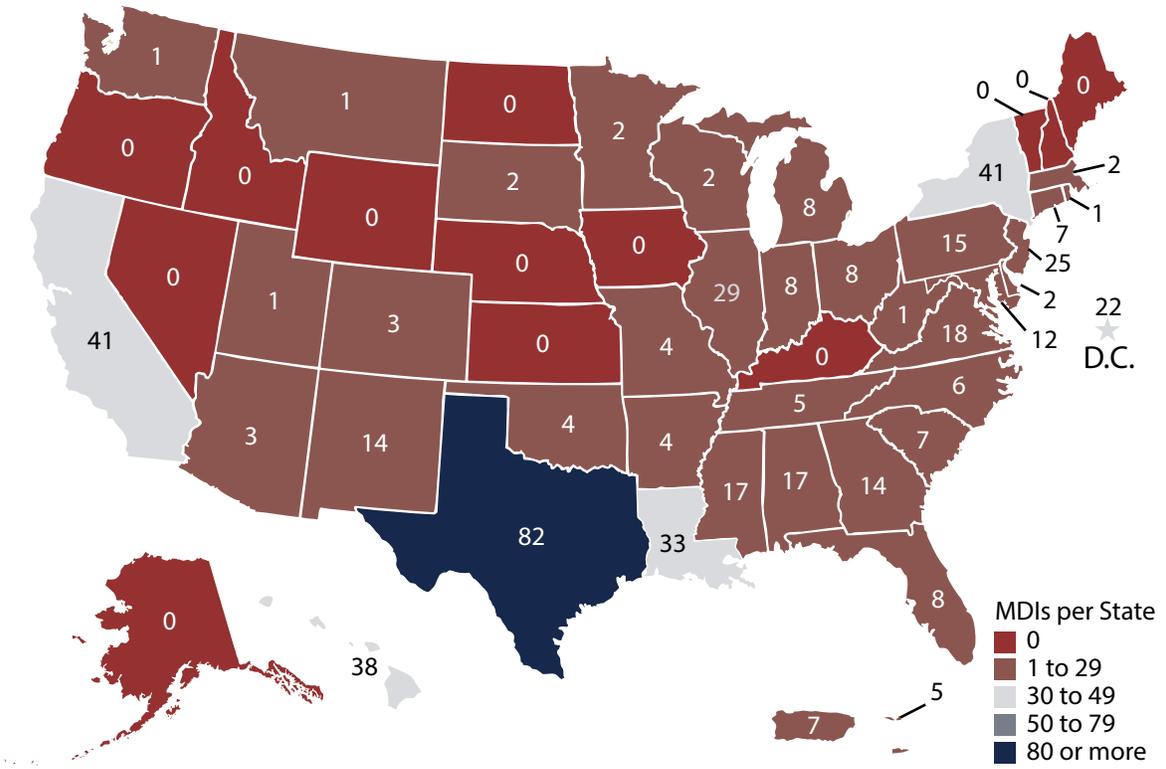
As of December 31, 2020, there were 520 federally insured credit unions—approximately one in 10 federally insured credit unions—with the MDI designation. They were located in 37 states, the District of Columbia, Puerto Rico, and the U.S. Virgin Islands.

MDI credit unions tend to be smaller institutions; the average assets of an MDI credit union in 2020 were slightly above \$98 million. These credit unions are typically located in a church, factory, or in a small business location.

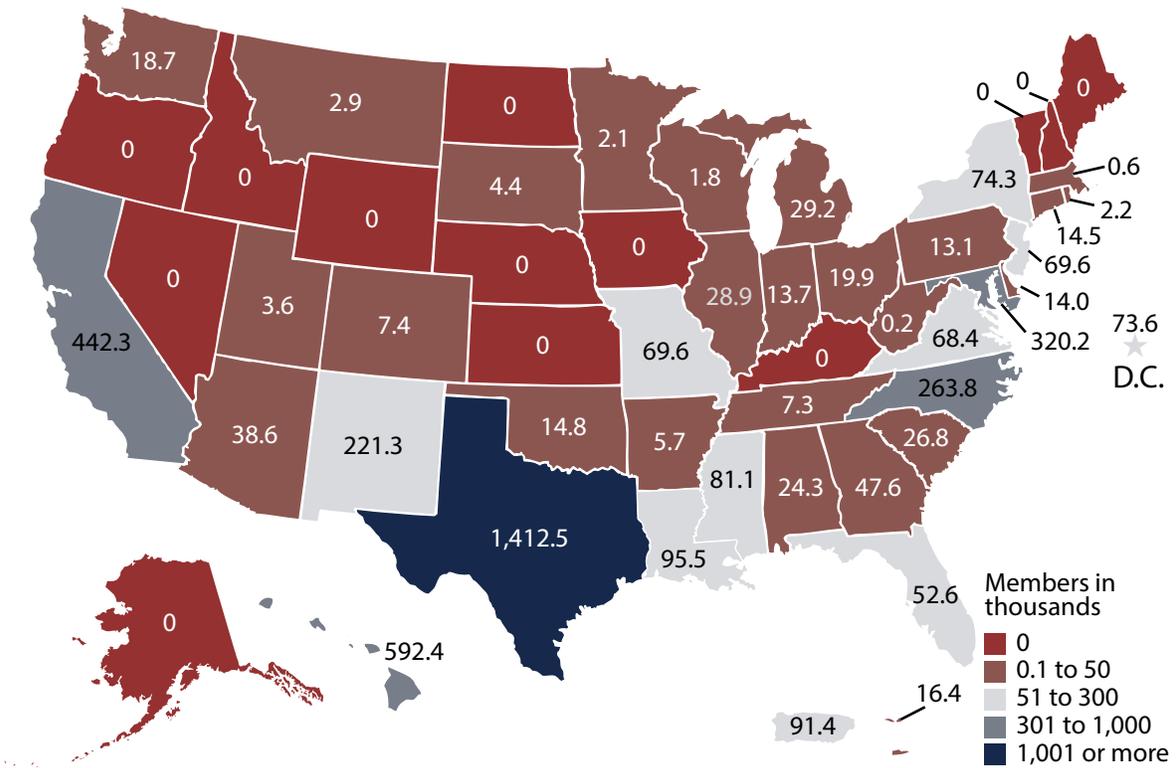
Generally, MDI financial performance metrics continued to improve in 2020:

- The number of MDI credit unions grew to 520 at the end of 2020 from 514 at the end of 2019, with 417 MDI credit unions holding the low-income credit union designation.
- The 520 MDI credit unions served more than 4.3 million members, up from 3.9 million in 2019.
- MDI credit unions reported total assets of \$51.1 billion, compared to \$40.5 billion at the end of 2019.
- MDI credit unions made \$31.3 billion in loans, compared to \$28.4 billion in 2019. The loans were primarily concentrated in real estate (\$14.7 billion) and vehicle loans (\$11.9 billion).
- MDI credit unions had aggregate total shares and deposits of \$44.6 billion, up from \$34.7 billion 2019.
- Of the 520 MDI credit unions, 484 reported a net worth ratio of at least 7 percent, the standard for a “well-capitalized” institution. The overall net worth ratio for MDI credit unions was 10.78 percent, higher than the credit union industry’s overall net worth ratio of 10.32 percent.
- As a group, MDI credit unions posted a return on average assets of 48 basis points at the end of 2020, compared to 70 basis points for federally insured credit unions overall.
- MDI credit unions had an overall delinquency rate of 83 basis points at the end of 2020, compared to 60 basis points for federally insured credit unions overall.

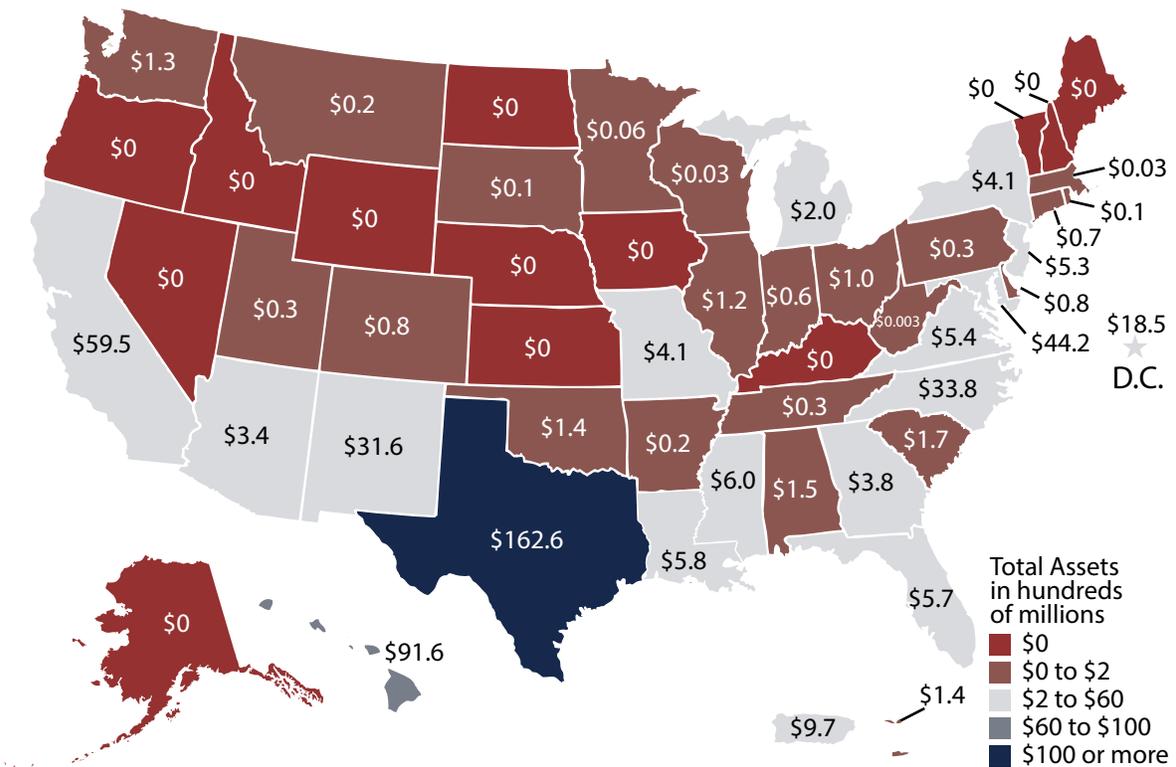
Total Number of Minority Depository Institutions by State



Total Number of Minority Depository Institution Members (in thousands)



Total Minority Depository Institution Assets (in hundreds of millions of dollars)



MDI Preservation Activities in 2020

In 2020, the NCUA's MDI preservation efforts included:

- Approving field-of-membership expansions for 23 MDIs, allowing them to add 754 groups or geographic areas to their membership.
- Providing 48 low-income-designated MDI credit unions with approximately \$460,000 in technical assistance grants and 18 MDI credit unions with approximately \$103,000 in urgent need grants.
- Providing three MDI credit unions with \$75,000 in grants under the agency's mentoring program to help them obtain technical and other assistance from stronger, more experienced institutions.
- Introducing the MDI Mentoring Cohort, which provided technical assistance and training to mentoring grant recipients.
- Hosting a two-day MDI Forum for credit unions, which included several training and breakout sessions focused on the NCUA's 2020 supervisory priorities, growth strategies, and the NCUA's initiatives to support minority credit unions.

CDRLF Technical Assistance Grants

In response to the unique challenges of the COVID-19 pandemic, the NCUA Board made a strategic decision to direct its 2020 CDRLF congressional appropriation to helping credit unions meet those challenges.

As noted above, the NCUA provided 48 low-income-designated MDI credit unions with approximately \$460,000 in CDRLF technical assistance grants in 2020.

The 2020 Board-approved grant initiatives fell into four categories:

- Rental, mortgage, and utility payment assistance to members such as entrepreneurs, small business owners, and hospitality and service industry employees;
- Loan payment relief to affected members;
- New products or services for affected members; and
- Covering costs associated with moving credit union operations to remote locations, such as laptops, software, and short-term rentals.

Appendix 3 has the complete list of MDI credit unions that received CDRLF grant awards.

MDI Mentoring Program

The NCUA launched its MDI Mentoring Grants in 2019, funded through the agency's CDRLF appropriation. The mentoring grant helps small, low-income, minority depository institutions establish mentoring relationships with stronger, more experienced low-income credit unions to provide expertise and guidance in serving low-income and underserved populations.

The mentor credit unions offer various forms of assistance, from advice on strategic planning and credit union operations to recommendations on building staff capacity and improving member outreach, leading to improved ability to serve minority, low-income, and underserved populations.

MDI mentoring grants are used for operational guidance, training, and consulting. The NCUA in 2020 awarded three MDI mentoring grants, totaling \$75,000:

- Northern New Mexico School Employee Federal Credit Union, of Santa Fe, with Guadalupe Credit Union, also of Santa Fe, serving as mentor;
- N.U.L. Federal Credit Union, of New York, New York, with 1199 SEIU Federal Credit Union, also of New York, serving as mentor; and
- F A B Church Federal Credit Union, of Savannah, Georgia, with Georgia Heritage Federal Credit Union, also of Savannah, serving as mentor.

The 2020 mentoring program included the mentoring cohort, intended to help ensure the successful execution of the grants. The cohort featured a series of meetings to help bolster the mentoring relationship through training and technical support. These events provided opportunities for MDIs to share their challenges and solutions and hear from NCUA subject-matter experts as well as guest speakers from external organizations.

Assisting MDIs through NCUA's Examination Program

The NCUA's MDI program supports credit unions that serve communities and individuals who may lack access to affordable financial products and services. The agency's support is provided through field staff who work directly with credit unions in the routine course of their regulatory supervision and the support services offered through CURE on matters including field-of-membership expansions, grant applications, and mentorships. Some examples of this kind of direct staff support include:

- The NCUA's Eastern Region office facilitated a mentorship arrangement between a struggling credit union with a stronger, more successful one to assist with improving operations.
- The NCUA's Western Region office worked with one MDI credit union to set up a mentorship with another credit union whose management had experience in regulatory compliance and business planning. The regional office then set up a separate collaboration with a third credit union to provide liquidity training.

- An NCUA Southern Region office district examiner identified a need for training for an MDI credit union’s CEO and loan officers. The examiner provided information to the CEO about a management school and a credit union league scholarship program to pay for that training. The examiner encouraged the credit union’s staff take advantage of all applicable training.

Field-of-Membership Expansion

One of the most significant ways to preserve the number of MDIs is to grow and expand existing institutions. To that end, the NCUA approved field-of-membership expansions for 23 MDIs in 2020, enabling the credit unions to add 754 groups or geographic areas to their fields of membership.

Training and Education

The NCUA’s online training portal, the [Learning Management Service](#), provides training for credit union management, board members, and staff. The LMS offers on-demand learning opportunities on many topics, including how the credit union system works and how credit unions are governed, and is available free of charge to all credit unions. Given the characteristics of most MDIs, the online access provides an affordable means to receive quality training at the convenience of the participant.

During 2020, the NCUA created five online training courses to help credit unions, particularly MDIs:

- **Understanding Financial Statements**—A course for credit union directors that explains basic financial statements their institutions produce in the normal course of business. Understanding what these reports say about the credit union’s overall financial health is part of a board member’s fiduciary responsibility and is important to the institution’s safety and soundness.
- **Basics of Lending**—A course providing general information on the life cycle of a loan, from origination and closing to servicing and monitoring. Relevant risks, regulations, and other considerations are highlighted for each step of the loan life cycle process. This course was aimed at new credit union employees or current employees transitioning to a lending role.
- **What Every Board Member Needs to Know**—A course providing knowledge about board members’ fundamental duties and responsibilities.
- **Serving the Underserved**—Two courses:
 - **Community Development Financial Institutions Certification**—An introduction to the CDFI certification process, which helps credit unions that provide services to low-income and underserved communities.
 - **CDRLF and Opportunities in Partnerships**—A three-lesson course explaining the Community Development Revolving Loan Fund and how it can help credit unions

stimulate economic development in low-income communities. The course covers the Fund and its benefits as well as the benefits of partnerships with other organizations.

The agency also hosted three webinars of particular interest to MDIs:

- **Financial Inclusion**—Staff from the NCUA and the Consumer Financial Protection Bureau discussed barriers and challenges to financial inclusion and strategies for overcoming them. Credit union officials joined the webinar to share information about their programs aimed to help bring greater inclusion and equity to low-income and underserved communities.
- **Collaborations with NeighborWorks**—This webinar included officials from two credit unions, a housing and community development non-profit, and NeighborWorks Nebraska to discuss how credit unions can partner with these organizations to promote community development.
- **Payday Alternative Loans and Short-Term Lending**—Staff from the NCUA's Office of Consumer Financial Protection and Office of Credit Union Resources and Expansion discussed how credit unions can offer responsible small-dollar loans to help members meet temporary cash-flow needs and transition into mainstream financial products.

CDFI Certification

Through an initiative between the NCUA and the U.S. Department of the Treasury's CDFI Fund, the NCUA qualified three MDIs for consideration as Community Development Financial Institutions in 2020. The initiative streamlines the qualification and application process for low-income credit unions interested in being certified as community development financial institutions and requires less data and independent analysis than the standard certification process. Once a credit union qualifies for the streamlined application, the agency provides it with information necessary to complete and submit a certification application to the CDFI Fund.

The CDFI Fund determines an applicant's certification status. [Through this certification](#), the U.S. Department of the Treasury recognizes specialized financial institutions as serving low-income and economically disadvantaged communities. With a CDFI certification, an organization has access to a variety of funding programs through the CDFI Fund, such as mortgage lending for first-time homebuyers and commercial loans.

Looking Forward

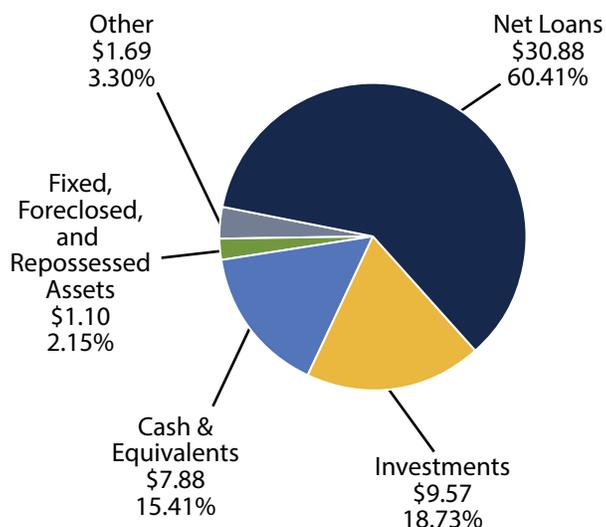
The NCUA intends to carry the momentum of its success supporting MDI credit unions into 2021 to ensure the MDI Preservation Program is responsive to MDIs' needs, including:

- Continuing the agency's Advancing Communities through Credit, Education, Stability, and Support (ACCESS) initiative, which includes a working group dedicated to issues of concern to MDIs. This working group will evaluate various strategies and make recommendations to help the NCUA more effectively support existing MDIs and encourage new ones.
- Continuing the MDI Mentoring Grants and the MDI Mentoring Cohort which will include three virtual roundtable events;
- Hosting an MDI forum; and
- Providing targeted training to MDIs on such topics as financial statement analysis and credit union board responsibilities.

Appendix 1: NCUA Financial Trends in Minority Depository Institutions – December 31, 2020

Overall Trends

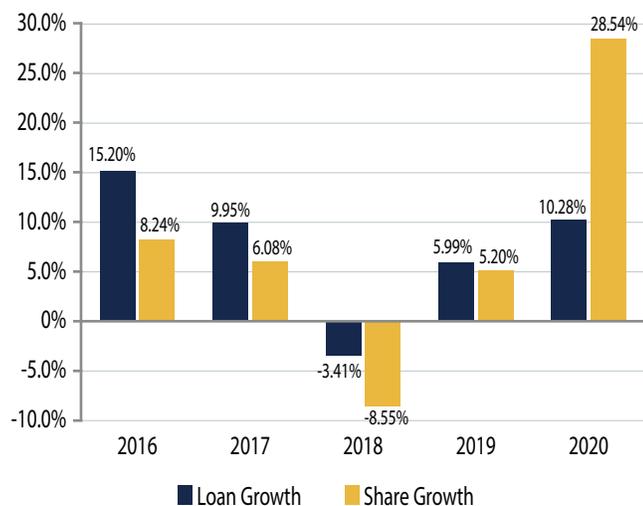
Asset Distribution
(in Billions)



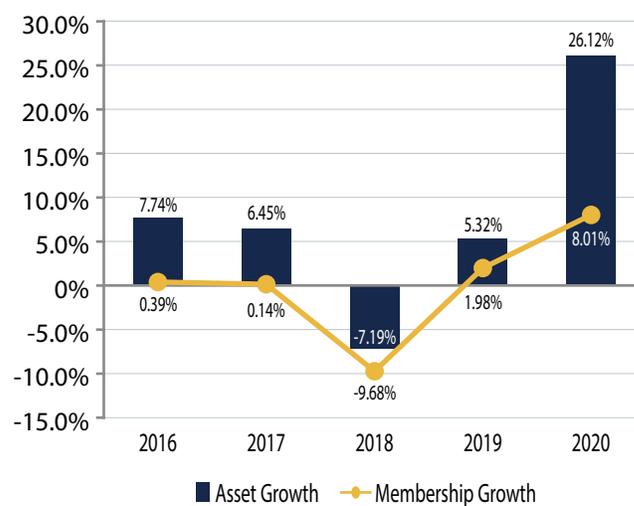
Number of Insured Credit Unions Reporting

	Minority Depository Institutions	Low-Income-Designated	Small	Federally Insured
2016	586	2,491	4,234	5,785
2017	563	2,542	4,016	5,573
2018	530	2,554	3,804	5,375
2019	514	2,605	3,641	5,236
2020	520	2,642	3,387	5,099

Loan Growth vs. Share Growth

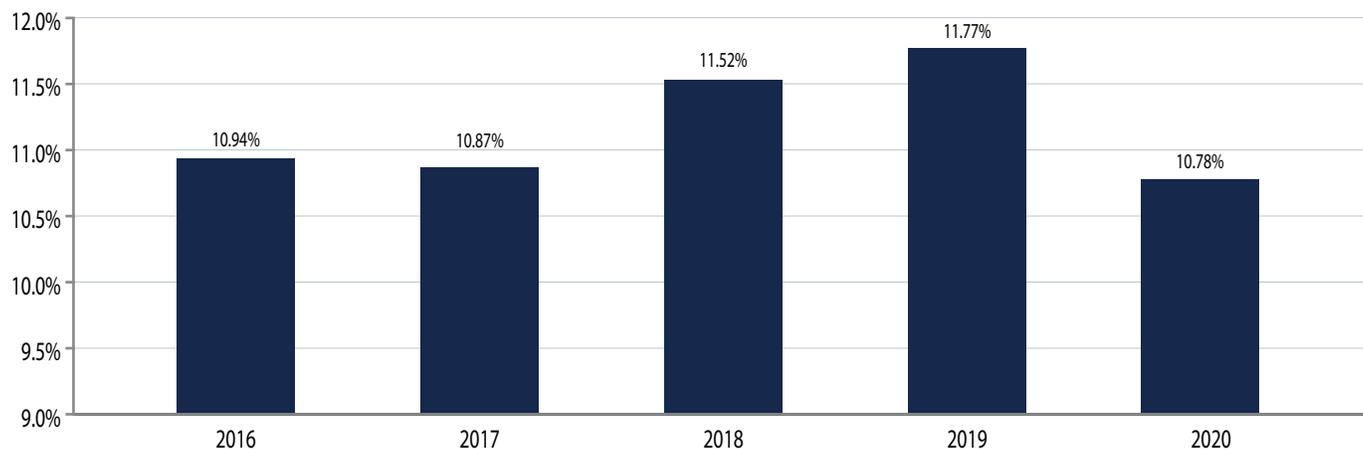


Asset Growth vs. Membership Growth



Net Worth

Aggregate Net Worth Ratio



Net Worth Change

	December 2019 in Billions	December 2020 in Billions	% Change
Total Net Worth	\$4.77	\$5.52	15.53%
Secondary Capital*	\$0.15	\$0.26	77.64%

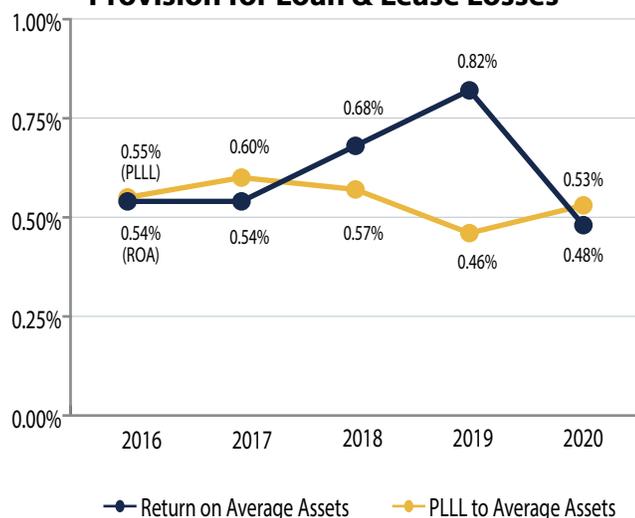
*For low-income-designated credit unions, net worth includes secondary capital. Numbers may not add up due to rounding.

Net Worth Ratios

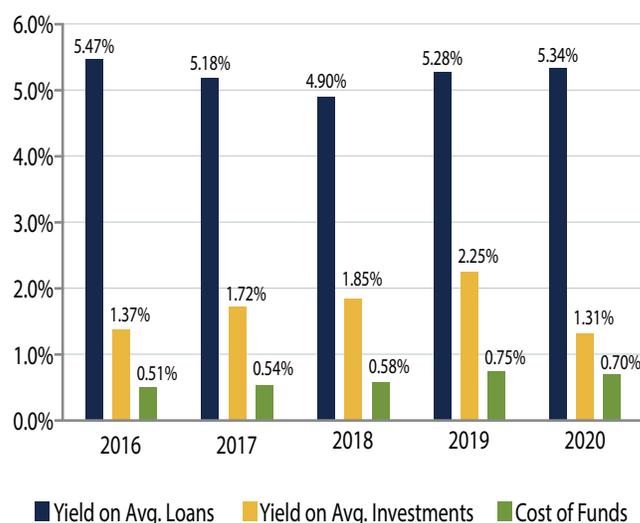
Number of Credit Unions	December 2019	% of Total	December 2020	% of Total
7% or above	488	94.94%	484	93.08%
6% to 6.99%	15	2.92%	20	3.85%
4% to 5.99%	9	1.75%	10	1.92%
2% to 3.99%	2	0.39%	4	0.77%
0% to < 2.00%	0	0.00%	2	0.38%
Less than 0%	0	0.00%	0	0.00%

Earnings

Return on Average Assets vs. Provision for Loan & Lease Losses



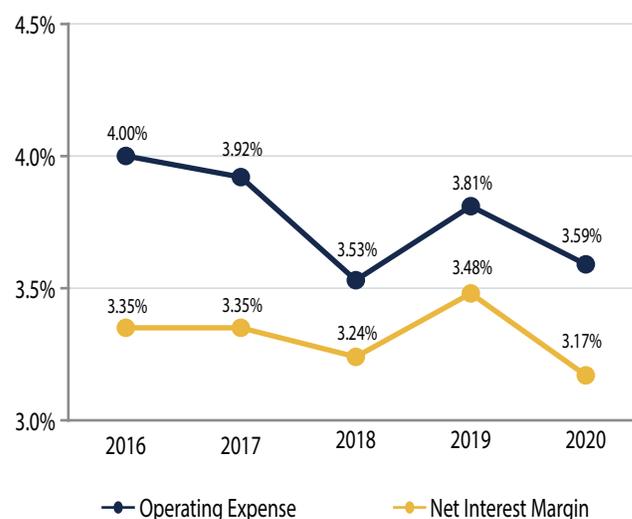
Yields vs. Costs of Funds



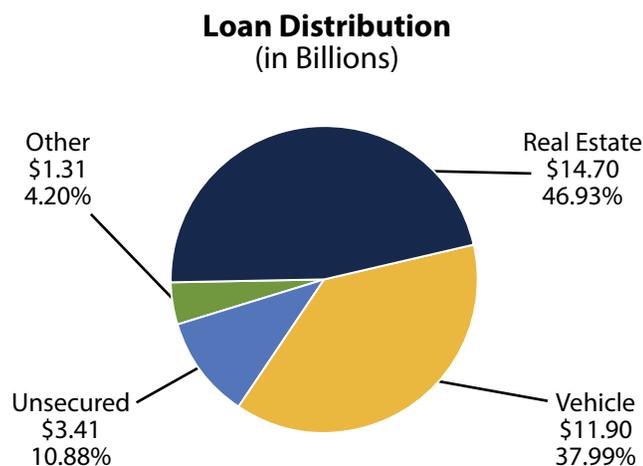
Ratio of Average Assets

Ratio (% of Average Assets)	December 2019	December 2020	Effect on ROA
Net Interest Margin	3.48%	3.17%	-0.31 bp
+ Fee & Other Inc.	1.53%	1.34%	-0.19 bp
- Operating Expenses	3.81%	3.59%	0.22 bp
- PLLL	0.46%	0.53%	-0.07 bp
+ Non-Operating Income	0.08%	0.09%	0.01 bp
= ROA	0.82%	0.48%	-0.34 bp

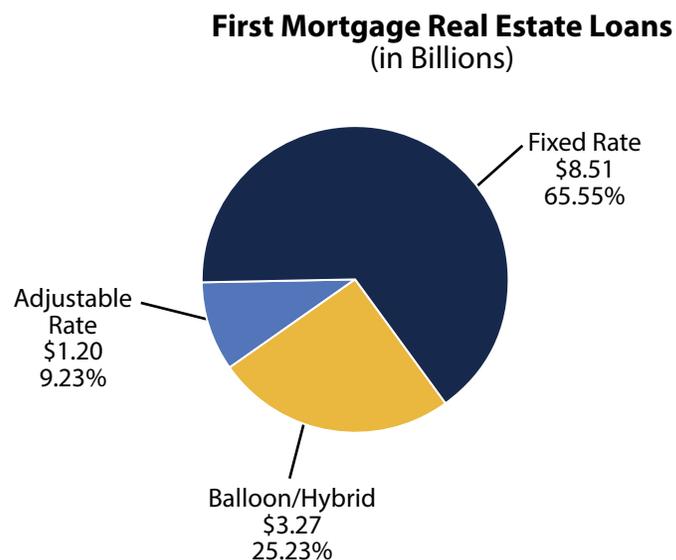
Operating Expenses vs. Net Interest Margin



Loan Distribution



Numbers may not add up due to rounding.



Numbers may not add up due to rounding.

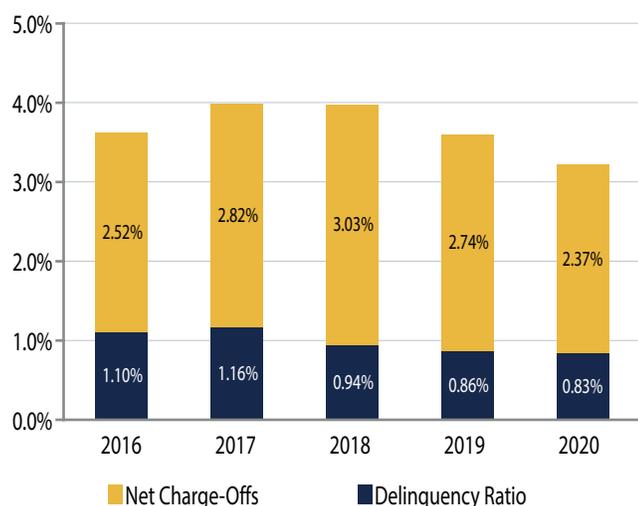
Loan Growth

Loan Category	December 2019 in Billions	% of Total Loans December 2019	December 2020 in Billions	% of Total Loans December 2020	Growth in Billions	Growth Rate
Unsecured Credit Card	\$1.02	3.60%	\$0.99	3.16%	-\$0.03	-3.39%
All Other Unsecured	\$2.15	7.56%	\$2.42	7.72%	\$0.27	12.60%
New Vehicle	\$5.20	18.30%	\$5.25	16.76%	\$0.05	1.04%
Used Vehicle	\$6.40	22.53%	\$6.65	21.23%	\$0.25	3.91%
First Mortgage Real Estate	\$10.79	37.97%	\$12.98	41.43%	\$2.19	20.31%
Other Real Estate	\$1.63	5.75%	\$1.72	5.50%	\$0.09	5.54%
Leases Receivable & All Other	\$1.22	4.29%	\$1.31	4.20%	\$0.10	8.02%
Total Loans	\$28.40		\$31.32		\$2.92	10.28%

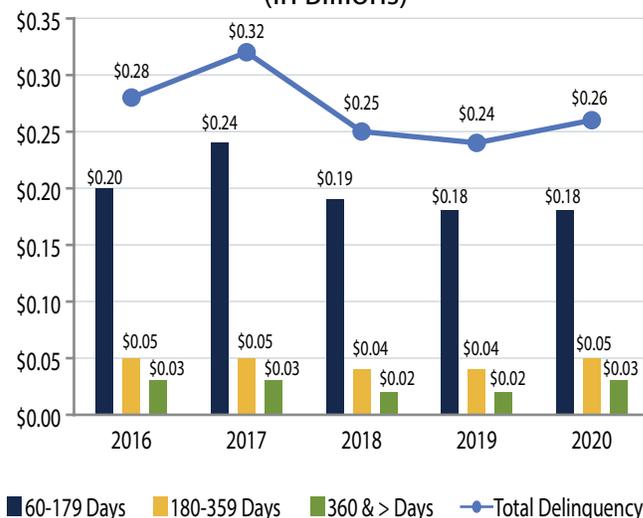
Numbers may not add up due to rounding.

Loan and Delinquency Trends

Delinquency & Charge-Offs



Delinquency (in Billions)

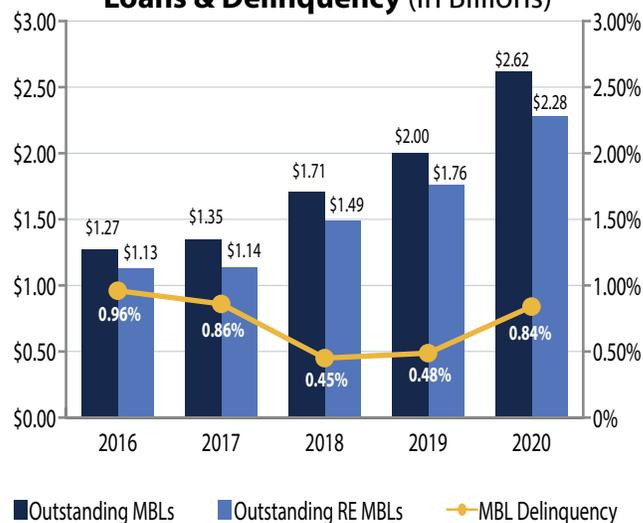


Charge-Offs and Recoveries

Total Loan Charge-Offs and Recoveries	December 2019 in Billions	December 2020 in Billions	% Change
Total Loans Charged Off	\$0.24	\$0.22	-9.16%
Total Loan Recoveries	\$0.04	\$0.05	6.77%
Total Net Charge-Offs	\$0.19	\$0.17	-12.81%

Numbers may not add up due to rounding.

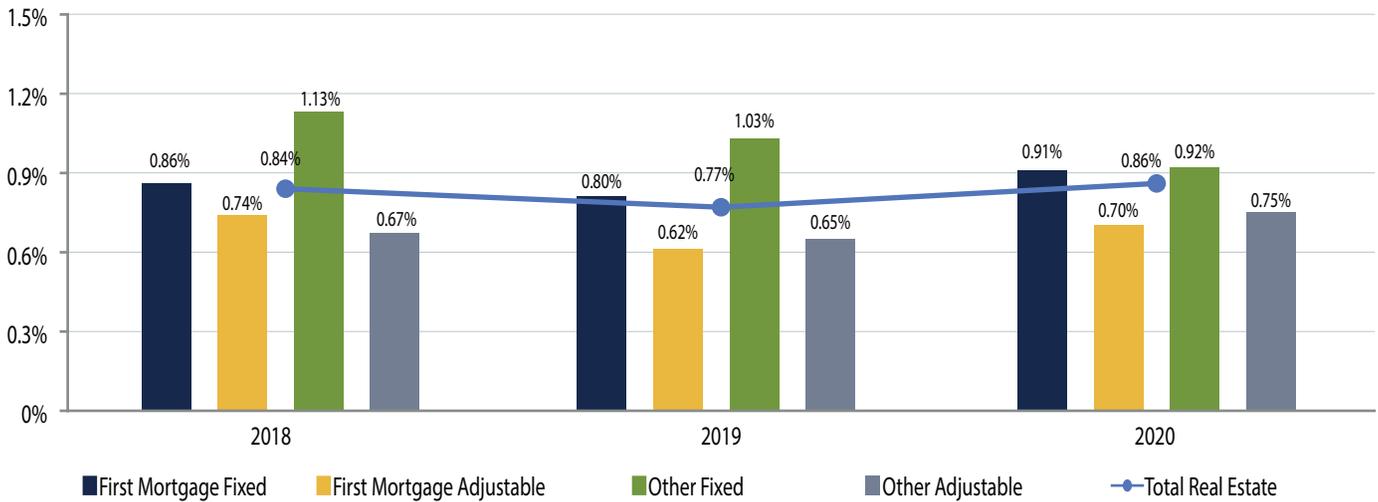
Commercial/Member Business Loans & Delinquency (in Billions)



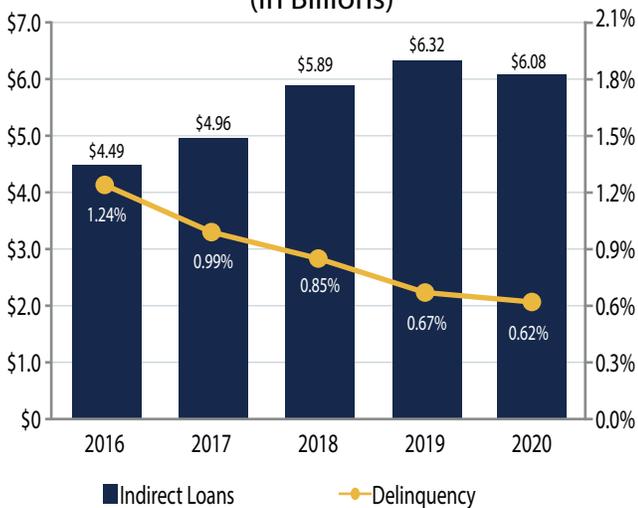
* Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory definition of commercial loans.

Loan and Delinquency Trends (continued)

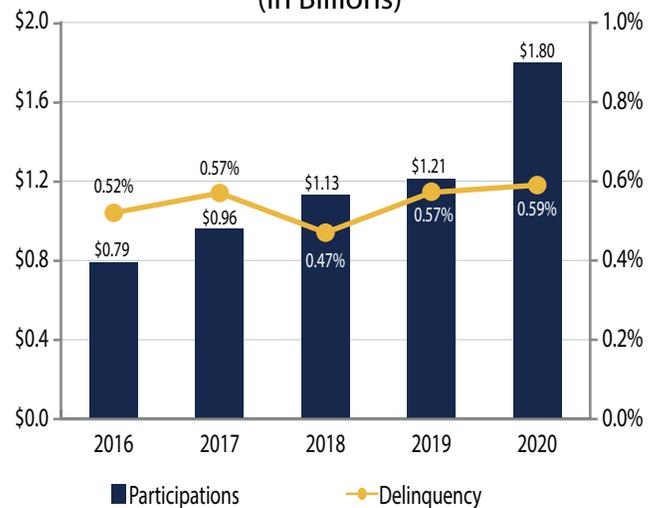
Real Estate Delinquency



Indirect Loans & Delinquency (in Billions)

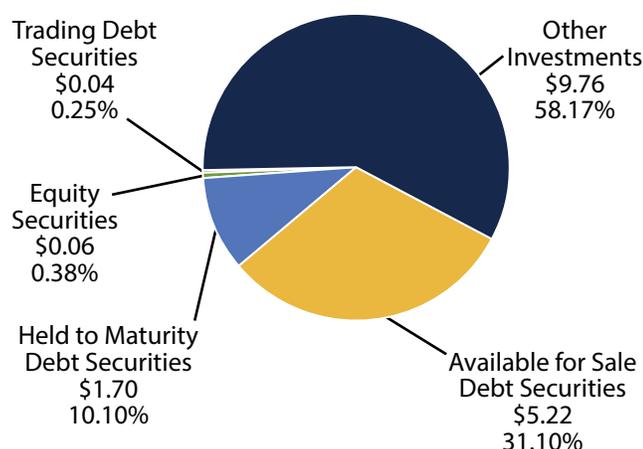


Participation Loans & Delinquency (in Billions)



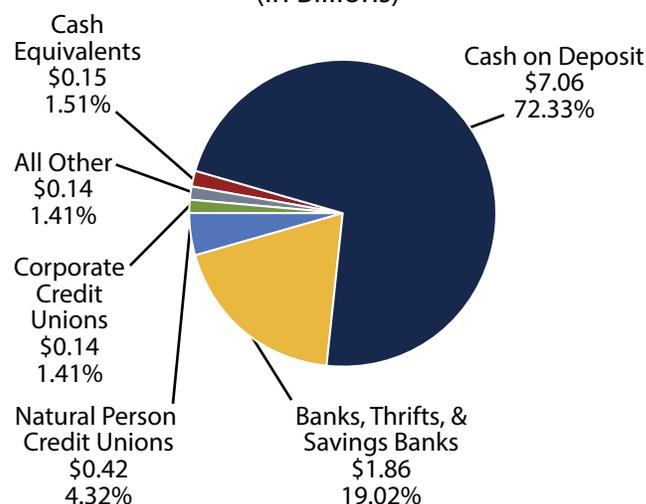
Investment Trends – Accounting Standards Codification

ASC 320 Investment Classification
(in Billions)



Numbers may not add up due to rounding.

Total Non-ASC 320 Investment Distribution
(in Billions)



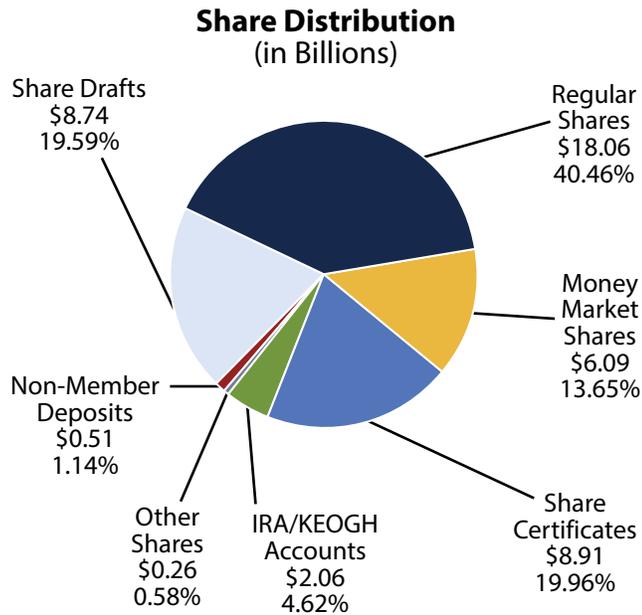
Numbers may not add up due to rounding.

Maturity

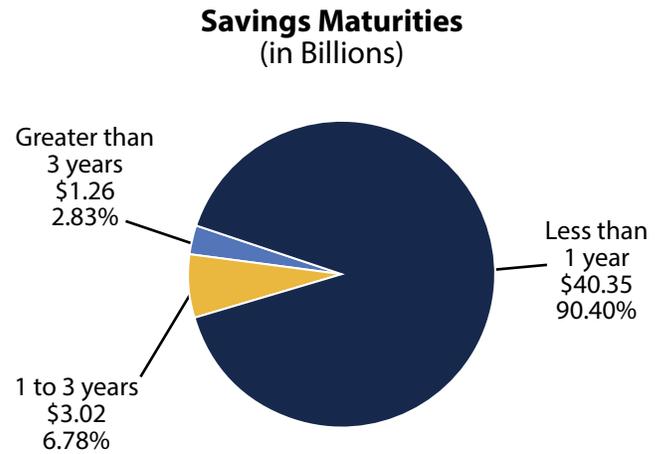
Maturity or Repricing Intervals for Investments and Cash on Deposit & Equivalents	December 2019 in Billions	% of Total Investments December 2019	December 2020 in Billions	% of Total Investments December 2020	Growth in Billions	Growth Rate
Less than 1 year	\$4.99	51.62%	\$9.96	59.34%	\$4.96	99.38%
1 to 3 years	\$2.55	26.38%	\$3.35	19.95%	\$0.80	31.19%
3 to 5 years	\$1.40	14.42%	\$1.83	10.90%	\$0.43	31.09%
5 to 10 years	\$0.56	5.81%	\$1.24	7.42%	\$0.68	121.46%
Greater than 10 years	\$0.17	1.78%	\$0.40	2.39%	\$0.23	133.26%
Total Investments*	\$9.67		\$16.78		\$7.10	73.43%

*Includes borrowing repurchase agreements placed in investments for positive arbitrage.
Numbers may not add up due to rounding.

Share Trends



Numbers may not add up due to rounding.



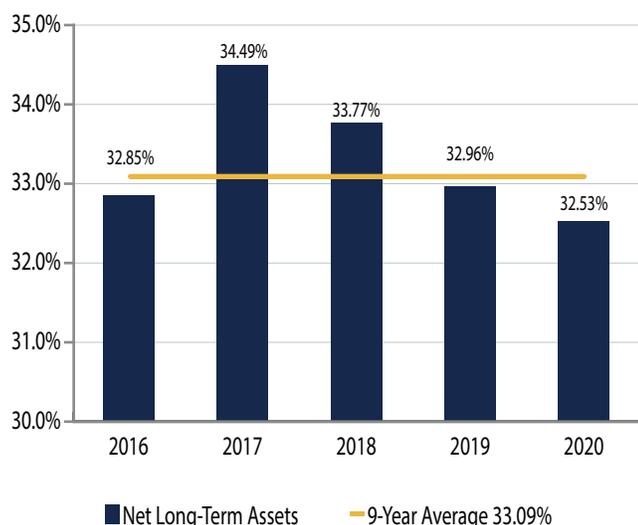
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Shares

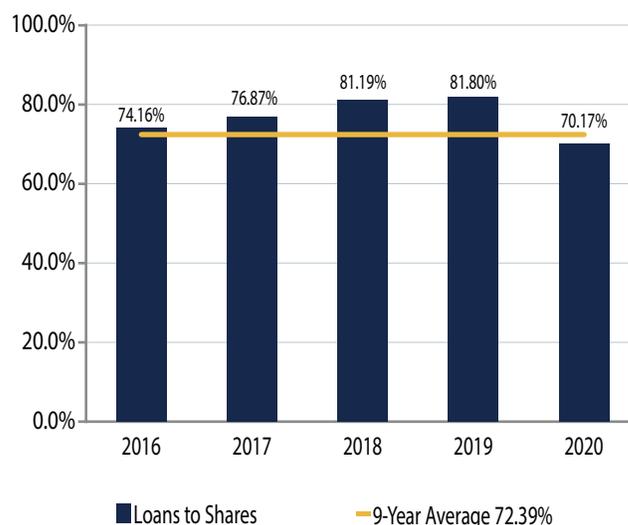
Share Category	December 2019 Balance in Billions	% of Total Shares December 2019	December 2020 Balance in Billions	% of Total Shares December 2020	Growth in Billions	Growth Rate
Share Drafts	\$6.18	17.81%	\$8.74	19.59%	\$2.56	41.41%
Regular Shares	\$13.56	39.05%	\$18.06	40.46%	\$4.50	33.17%
Money Market Shares	\$4.35	12.51%	\$6.09	13.65%	\$1.75	40.21%
Share Certificates	\$8.16	23.50%	\$8.91	19.96%	\$0.75	9.16%
IRA / KEOGH Accounts	\$1.85	5.33%	\$2.06	4.62%	\$0.21	11.38%
All Other Shares	\$0.24	0.70%	\$0.26	0.58%	\$0.02	7.70%
Non-Member Deposits	\$0.38	1.09%	\$0.51	1.14%	\$0.13	33.90%
Total Shares and Deposits	\$34.72		\$44.63		\$9.91	28.54%

Asset-Liability Management Trends

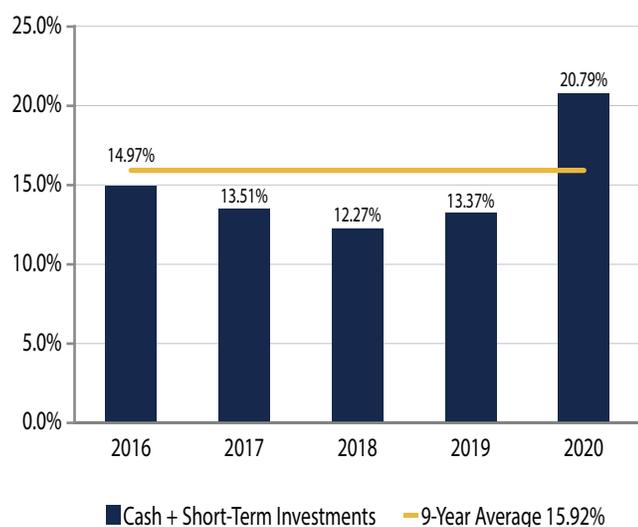
Net Long-Term Assets / Total Assets



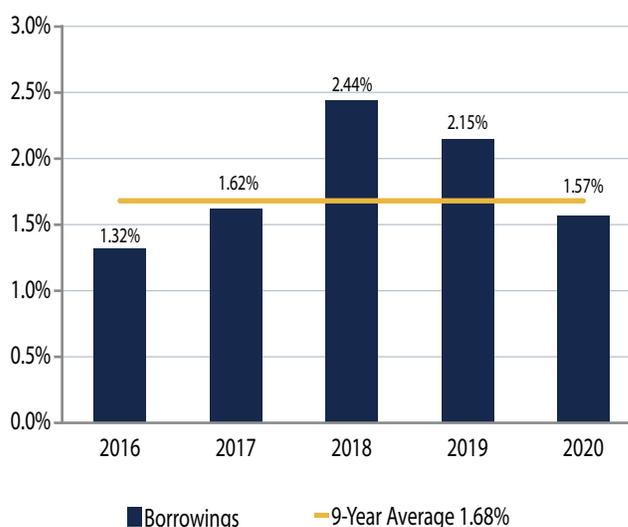
Total Loans / Total Shares



Cash + Short-Term Investments / Assets



Borrowings / Total Shares & Net Worth



Summary of Trends by Asset Group

	Small Credit Union	Low-Income-Designated	Minority Depository Institution	Federally Insured Credit Union
# of Credit Unions	3,387	2,642	520	5,099
Total Assets	\$93.74 billion	\$830.30 billion	\$51.12 billion	\$1.84 trillion
Average Assets/CU	\$27.68 million	\$314.27 million	\$98.31 million	\$361.74 million
Net Worth / Total Assets	11.87%	10.17%	10.78%	10.32%
Net Worth Growth*	3.31%	7.99%	5.66%	7.35%
Return on Average Assets (ROA)*	0.39%	0.76%	0.46%	0.71%
Net Interest Margin/Average Assets	3.00%	2.91%	3.05%	2.83%
Fee & Other Income/Average Assets	1.01%	1.55%	1.29%	1.32%
Operating Expense/Average Assets	3.47%	3.34%	3.46%	3.01%
Members / Full-Time Employees	391.43	371.74	381.60	396.22
Provision for Loan Loss/Average Assets	0.19%	0.42%	0.51%	0.50%
Loans / Shares	55.76%	75.71%	70.17%	73.23%
Delinquent Loans / Total Loans	0.85%	0.57%	0.83%	0.60%
% of Real Estate Loans Delinquent > 59 Days	0.72%	0.51%	0.86%	0.55%
% of Commercial Loans Delinquent > 59 Days	1.37%	0.63%	0.84%	0.68%
Net Charge-Offs/Average Loans	0.26%	0.43%	2.37%	0.45%
Share Growth*	16.18%	21.59%	18.01%	20.93%
Loan Growth*	0.28%	7.03%	2.79%	5.49%
Asset Growth*	14.48%	19.20%	16.04%	18.33%
Membership Growth*	-0.99%	3.12%	0.31%	3.92%
Net Long-Term Assets / Total Assets	20.24%	20.24%	20.24%	20.24%
Cash + Short-Term Investments / Assets	30.31%	18.05%	20.79%	18.41%
Borrowings / Shares & Net Worth	0.21%	2.11%	1.57%	2.50%

*Note: These items are based on the same federally insured credit unions reporting in 12/31/2019 and 12/31/2020, based on 12/31/2020 assets.

Appendix 2: List of Minority Depository Institutions

Region	CU Number	CU Name	City	State	Total Assets	Minority Category(ies)	Total Members	Low Income Designated
Eastern	19	NEW HAVEN TEACHERS	NEW HAVEN	CT	\$10,040,837	Black Americans, Hispanic Americans	1,215	No
Eastern	112	ESSEX COUNTY NJ EMPLOYEES	NEWARK	NJ	\$7,661,182	Black Americans, Hispanic Americans	1,832	Yes
Eastern	266	LIBRARY OF CONGRESS	WASHINGTON	DC	\$285,066,151	Black Americans	9,831	No
Eastern	538	GOVERNMENT PRINTING OFFICE	WASHINGTON	DC	\$33,205,312	Black Americans	3,842	Yes
Eastern	648	HOWARD UNIVERSITY EMPLOYEES	WASHINGTON	DC	\$10,386,919	Black Americans	1,279	Yes
Eastern	798	TRANSIT AUTHORITY DIVISION B	NEW YORK	NY	\$6,799,713	Black Americans, Hispanic Americans	1,745	Yes
Eastern	1015	NORTH JERSEY	TOTOWA	NJ	\$245,568,280	Asian Americans, Black Americans, Hispanic Americans	23,462	Yes
Eastern	1131	ESSEX COUNTY TEACHERS	BLOOMFIELD	NJ	\$15,421,697	Asian Americans, Black Americans, Hispanic Americans	2,506	Yes
Eastern	1282	RICHMOND HERITAGE	RICHMOND	VA	\$7,444,154	Black Americans	2,131	Yes
Eastern	1343	EMPIRT 207	NEW YORK	NY	\$4,353,335	Black Americans, Hispanic Americans	849	No
Eastern	1407	DEMOCRACY	ALEXANDRIA	VA	\$172,289,732	Black Americans	13,696	Yes
Eastern	1546	MERCER COUNTY IMPROVEMENT AUTHORITY	HAMILTON	NJ	\$443,148	Black Americans	198	Yes
Eastern	1821	DISTRICT OF COLUMBIA TEACHERS	WASHINGTON	DC	\$49,324,929	Black Americans	4,604	Yes
Eastern	2769	SECURITYPLUS	BALTIMORE	MD	\$459,769,138	Black Americans	34,473	Yes
Eastern	2822	LANCASTER PA FIREMEN	LANCASTER	PA	\$648,880	Black Americans, Hispanic Americans	293	Yes

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Region	CU Number	CU Name	City	State	Total Assets	Minority Category(ies)	Total Members	Low Income Designated
Eastern	2892	PLAINFIELD POLICE & FIREMEN'S	PLAINFIELD	NJ	\$2,402,635	Black Americans, Hispanic Americans	518	No
Eastern	3029	VIRGINIA STATE UNIVERSITY	SOUTH CHESTERFI	VA	\$10,822,352	Black Americans	1,991	Yes
Eastern	3714	UNIVERSITY SETTLEMENT	NEW YORK	NY	\$750,709	Asian Americans, Hispanic Americans	145	Yes
Eastern	3764	TRANSIT EMPLOYEES	GREENBELT	MD	\$105,064,414	Black Americans	12,732	Yes
Eastern	3790	SCIENCE PARK	NEW HAVEN	CT	\$4,315,430	Black Americans	686	Yes
Eastern	4037	HUD	WASHINGTON	DC	\$50,121,339	Black Americans	5,165	Yes
Eastern	4170	ABYSSINIAN BAPTIST CHURCH	NEW YORK CITY	NY	\$917,592	Black Americans	270	Yes
Eastern	4246	FAR ROCKAWAY POSTAL	FAR ROCKAWAY	NY	\$280,138	Black Americans	68	Yes
Eastern	4441	SING SING EMPLOYEES	OSSINING	NY	\$11,289,338	Hispanic Americans	1,472	Yes
Eastern	4738	ATLANTIC COUNTY NJ EMPLOYEES	NORTHFIELD	NJ	\$2,242,259	Asian Americans, Black Americans, Hispanic Americans	538	No
Eastern	4787	TANDEM	WARREN	MI	\$25,216,514	Black Americans, Hispanic Americans	2,727	Yes
Eastern	4833	PORTSMOUTH SCHOOLS	PORTSMOUTH	VA	\$2,430,794	Black Americans	882	Yes
Eastern	4963	DEPT OF LABOR	WASHINGTON	DC	\$105,787,379	Black Americans	6,859	Yes
Eastern	5127	CHURCH OF THE MASTER	NEW YORK	NY	\$928,088	Black Americans	312	Yes
Eastern	5227	ASBURY	WASHINGTON	DC	\$334,617	Black Americans	211	Yes
Eastern	5610	NATIONAL LANDING	ARLINGTON	VA	\$12,189,136	Asian Americans, Black Americans, Hispanic Americans, Native Americans	822	Yes
Eastern	5655	UNION CONGREGATIONAL	NEW YORK	NY	\$258,702	Black Americans	70	Yes
Eastern	5754	ANDREWS FEDERAL CREDIT UNION	SUITLAND	MD	\$2,237,348,803	Black Americans	139,987	Yes

Region	CU Number	CU Name	City	State	Total Assets	Minority Category(ies)	Total Members	Low Income Designated
Eastern	5885	A.B.D.	WARREN	MI	\$74,893,887	Black Americans	10,611	Yes
Eastern	5970	METROPOLITAN CHURCH	SUFFOLK	VA	\$10,908,434	Black Americans	2,002	No
Eastern	5987	OCNAC #1	JERSEY CITY	NJ	\$7,623,909	Black Americans, Hispanic Americans	2,500	Yes
Eastern	6015	CAMDEN POLICE	CAMDEN	NJ	\$448,428	Black Americans, Hispanic Americans	75	Yes
Eastern	6088	D C FIRE DEPARTMENT	WASHINGTON	DC	\$7,924,189	Black Americans	1,637	No
Eastern	6464	PAHO/WHO	WASHINGTON	DC	\$258,301,770	Hispanic Americans	5,927	No
Eastern	6506	MT GILEAD	WASHINGTON	DC	\$66,679	Black Americans	62	Yes
Eastern	6733	CENCAP	HARTFORD	CT	\$46,579,762	Black Americans, Hispanic Americans	10,925	Yes
Eastern	7172	ST. PHILIP'S CHURCH	NEW YORK	NY	\$1,412,484	Black Americans	346	Yes
Eastern	7184	LIBERTY SAVINGS	JERSEY CITY	NJ	\$117,522,948	Asian Americans, Black Americans, Hispanic Americans	21,159	Yes
Eastern	7504	CONCORD	BROOKLYN	NY	\$10,489,845	Black Americans	727	Yes
Eastern	7628	SOUTHEAST MICHIGAN STATE EMPLOYEES	SOUTHFIELD	MI	\$44,901,475	Black Americans	3,928	Yes
Eastern	8950	ALL SOULS	NEW YORK	NY	\$173,314	Black Americans	146	Yes
Eastern	9189	TOLEDO METRO	TOLEDO	OH	\$54,033,272	Black Americans	5,958	Yes
Eastern	9384	WASHINGTON TYPOGRAPHIC	WASHINGTON	DC	\$1,323,985	Black Americans	284	No
Eastern	9603	WOR CO	POCOMOKE CITY	MD	\$2,609,372	Black Americans	635	No
Eastern	9613	SARGENT	WASHINGTON	DC	\$304,572	Black Americans	394	Yes
Eastern	9723	N.J.T. EMPLOYEES	WALDWICK	NJ	\$19,766,202	Black Americans, Hispanic Americans	1,283	No
Eastern	10636	BRUNSWICK COUNTY TEACHERS	LAWRENCEVILLE	VA	\$511,449	Black Americans	453	Yes

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Region	CU Number	CU Name	City	State	Total Assets	Minority Category(ies)	Total Members	Low Income Designated
Eastern	10729	THE NEW HAVEN POLICE AND MUNICIPAL	NEW HAVEN	CT	\$6,286,760	Asian Americans, Black Americans, Hispanic Americans	900	No
Eastern	10803	ISRAEL MEMORIAL A M E	NEWARK	NJ	\$357,466	Black Americans	155	No
Eastern	10845	FAITH TABERNACLE BAPTIST	STAMFORD	CT	\$132,748	Black Americans	151	Yes
Eastern	11380	FIDELIS	NEW YORK	NY	\$448,010	Black Americans	282	Yes
Eastern	11783	S I PHILADELPHIA	PHILADELPHIA	PA	\$246,716	Black Americans	115	Yes
Eastern	11986	HIGH STREET BAPTIST CHURCH	ROANOKE	VA	\$2,298,896	Black Americans	309	Yes
Eastern	12227	PASSAIC POLICE	PASSAIC	NJ	\$8,590,397	Hispanic Americans	624	Yes
Eastern	14176	IDB GLOBAL	WASHINGTON	DC	\$687,988,843	Hispanic Americans	10,661	No
Eastern	14469	MAHONING VALLEY	YOUNGSTOWN	OH	\$791,142	Black Americans	391	Yes
Eastern	15000	O.A.S. STAFF	WASHINGTON	DC	\$266,953,614	Hispanic Americans	8,686	No
Eastern	15067	TRANSFIGURATION PARISH	BROOKLYN	NY	\$14,088,836	Hispanic Americans	2,227	Yes
Eastern	15080	ROCKLAND EMPLOYEES	SPRING VALLEY	NY	\$45,459,645	Black Americans, Hispanic Americans	6,538	Yes
Eastern	15139	BERGEN DIVISION	TOMS RIVER	NJ	\$13,521,558	Black Americans, Hispanic Americans	1,473	No
Eastern	15174	LEE	WASHINGTON	DC	\$8,185,465	Asian Americans	367	No
Eastern	15426	AMERICAN SPIRIT	NEWARK	DE	\$78,359,055	Black Americans, Hispanic Americans	13,116	Yes
Eastern	15513	FORT DIX	JOINT BASE MDL	NJ	\$7,206,250	Black Americans	788	No
Eastern	16268	W S S C	LAUREL	MD	\$33,114,065	Black Americans	4,023	Yes
Eastern	16383	NEW ENGLAND LEE	BOSTON	MA	\$2,877,395	Asian Americans	271	No
Eastern	16411	DC	WASHINGTON	DC	\$75,666,544	Black Americans, Hispanic Americans	11,358	Yes
Eastern	16525	MOUNT CARMEL BAPTIST	PHILADELPHIA	PA	\$752,457	Black Americans	250	Yes

Region	CU Number	CU Name	City	State	Total Assets	Minority Category(ies)	Total Members	Low Income Designated
Eastern	16728	PINN MEMORIAL	PHILADELPHIA	PA	\$295,234	Black Americans	166	Yes
Eastern	16790	UNION BAPTIST GREENBURGH	WHITE PLAINS	NY	\$441,418	Black Americans	208	Yes
Eastern	17269	HOLY TRINITY BAPTIST	PHILADELPHIA	PA	\$20,965	Black Americans	103	Yes
Eastern	17555	STEEL VALLEY	CLEVELAND	OH	\$25,452,722	Black Americans, Hispanic Americans	4,358	Yes
Eastern	17874	ST. GABRIELS	WASHINGTON	DC	\$503,019	Black Americans	130	No
Eastern	17885	TRANSIT WORKERS	PHILADELPHIA	PA	\$20,684,212	Black Americans, Hispanic Americans	4,574	Yes
Eastern	18271	PRINCE GEORGE'S COMMUNITY	BOWIE	MD	\$222,478,996	Black Americans, Hispanic Americans	16,620	Yes
Eastern	18528	SAINT JOHN A M E	NIAGARA FALLS	NY	\$200,849	Black Americans, Hispanic Americans	175	Yes
Eastern	18562	MT ZION WOODLAWN	CINCINNATI	OH	\$104,375	Black Americans	174	Yes
Eastern	18858	SPC BROOKLYN	BROOKLYN	NY	\$376,415	Black Americans	293	Yes
Eastern	19046	ST. PAULS	PHILADELPHIA	PA	\$121,995	Black Americans	125	Yes
Eastern	19416	GLAMORGAN EMPLOYEES	LYNCHBURG	VA	\$1,673,649	Black Americans	290	No
Eastern	19775	GREATER CENTENNIAL	MOUNT VERNON	NY	\$113,442	Black Americans, Hispanic Americans	149	Yes
Eastern	19867	URW COMMUNITY	DANVILLE	VA	\$221,053,541	Asian Americans, Black Americans, Hispanic Americans, Native Americans	31,461	Yes
Eastern	20038	THE MOUNT LEBANON	BALTIMORE	MD	\$434,989	Black Americans	322	Yes
Eastern	20060	N.U.L.	NEW YORK	NY	\$220,000	Black Americans	88	Yes
Eastern	20354	HILL DISTRICT	PITTSBURGH	PA	\$8,794,873	Black Americans	3,460	Yes
Eastern	20419	BYKOTA	BROOKLYN	NY	\$2,353,112	Black Americans	1,396	Yes

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Region	CU Number	CU Name	City	State	Total Assets	Minority Category(ies)	Total Members	Low Income Designated
Eastern	20585	B.S. AND C.P. HOSPITALS EMPLOYEES	BRONX	NY	\$1,124,391	Black Americans, Hispanic Americans	469	No
Eastern	20773	LOCAL 1233	NEWARK	NJ	\$12,097,910	Black Americans	791	Yes
Eastern	20839	MORNING STAR BAPTIST	CLAIRTON	PA	\$372,313	Black Americans	304	Yes
Eastern	21355	ST. JOHN UNITED	BUFFALO	NY	\$1,134,065	Black Americans	983	Yes
Eastern	21367	PLANTERS	SUFFOLK	VA	\$3,147,009	Black Americans	1,054	Yes
Eastern	21440	MESSIAH BAPTIST CHURCH	EAST ORANGE	NJ	\$277,213	Black Americans	162	Yes
Eastern	21614	FIRST BAPTIST CHURCH (STRATFORD)	STRATFORD	CT	\$279,991	Black Americans	237	Yes
Eastern	21831	TRANSIT	VALLEY STREAM	NY	\$16,214,423	Asian Americans, Black Americans, Hispanic Americans	3,462	Yes
Eastern	22007	WAYLAND TEMPLE BAPTIST	PHILADELPHIA	PA	\$201,360	Black Americans	144	Yes
Eastern	22049	PORT OF HAMPTON ROADS ILA	NORFOLK	VA	\$7,052,136	Black Americans	1,511	Yes
Eastern	22151	CLEVELAND CHURCH OF CHRIST	CLEVELAND	OH	\$337,482	Black Americans	474	Yes
Eastern	22226	FIRST BAPTIST CHURCH	EAST ELMHURST	NY	\$307,055	Black Americans	186	Yes
Eastern	22323	JOHN WESLEY AME ZION CHURCH	WASHINGTON	DC	\$80,226	Black Americans	130	Yes
Eastern	22344	EMPIRE FINANCIAL	JACKSON	NJ	\$3,503,001	Black Americans	335	Yes
Eastern	22449	NESTLE (FREEHOLD) EMPLOYEES	FREEHOLD	NJ	\$2,728,626	Asian Americans, Black Americans, Hispanic Americans, Native Americans	220	No
Eastern	22652	CAPITAL AREA TAIWANESE	BOYDS	MD	\$14,814,765	Asian Americans	542	No
Eastern	22686	NAPFE	WASHINGTON	DC	\$2,593,965	Black Americans	479	No
Eastern	22700	KOREAN CATHOLIC	OLNEY	MD	\$2,185,664	Asian Americans	328	No
Eastern	23037	WHITE ROCK	PHILADELPHIA	PA	\$988,420	Black Americans	152	No

Region	CU Number	CU Name	City	State	Total Assets	Minority Category(ies)	Total Members	Low Income Designated
Eastern	23177	SOUTHERN BAPTIST CHURCH OF NEW YORK	NEW YORK	NY	\$242,220	Black Americans	95	Yes
Eastern	23444	MSBA EMPLOYEES	GARDEN CITY	NY	\$4,989,964	Black Americans	988	Yes
Eastern	23503	KOREAN AMERICAN CATHOLICS	FLUSHING	NY	\$27,360,165	Asian Americans	1,906	Yes
Eastern	23556	PAPER CONVERTERS LOCAL 286/1034	PHILADELPHIA	PA	\$1,730,613	Asian Americans, Black Americans, Hispanic Americans	1,575	Yes
Eastern	23615	HEARD A.M.E.	ROSELLE	NJ	\$198,057	Black Americans	172	Yes
Eastern	23658	PAUL QUINN	JAMAICA	NY	\$291,523	Black Americans	153	Yes
Eastern	23678	GOYA FOODS EMPLOYEES	JERSEY CITY	NJ	\$13,361,887	Hispanic Americans	801	No
Eastern	23760	HALIFAX COUNTY COMMUNITY	SOUTH BOSTON	VA	\$6,520,251	Black Americans	4,670	Yes
Eastern	23888	BEREA	BROOKLYN	NY	\$105,907	Black Americans	128	Yes
Eastern	23896	EAST END BAPTIST TABERNACLE	BRIDGEPORT	CT	\$143,083	Black Americans	341	Yes
Eastern	23958	NEW YORK UNIVERSITY	NEW YORK	NY	\$32,599,761	Black Americans, Hispanic Americans	8,580	Yes
Eastern	24030	NEW RISING STAR	DETROIT	MI	\$114,391	Black Americans	125	Yes
Eastern	24043	MESSIAH BAPTIST-JUBILEE	BROCKTON	MA	\$990,631	Black Americans, Hispanic Americans	311	Yes
Eastern	24073	PARAMOUNT BAPTIST CHURCH	WASHINGTON	DC	\$143,601	Black Americans	471	No
Eastern	24104	TROUVAILLE	PHILADELPHIA	PA	\$2,931,092	Black Americans, Hispanic Americans	1,164	Yes
Eastern	24115	ST. ANDREW KIM	MAPLEWOOD	NJ	\$946,247	Asian Americans	254	No
Eastern	24167	NEW COMMUNITY	NEWARK	NJ	\$3,242,314	Black Americans, Hispanic Americans	3,680	Yes
Eastern	24219	MT. AIRY BAPTIST CHURCH	WASHINGTON	DC	\$1,247,097	Black Americans	357	Yes
Eastern	24232	LOWER EAST SIDE PEOPLE'S	NEW YORK	NY	\$71,199,862	Black Americans, Hispanic Americans	7,921	Yes

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Region	CU Number	CU Name	City	State	Total Assets	Minority Category(ies)	Total Members	Low Income Designated
Eastern	24246	MT. JEZREEL	SILVER SPRING	MD	\$254,916	Black Americans	451	Yes
Eastern	24262	PHI BETA SIGMA	WASHINGTON	DC	\$705,508	Black Americans, Native Americans	866	Yes
Eastern	24266	M.A.B.C.	PHILADELPHIA	PA	\$169,056	Black Americans	182	Yes
Eastern	24535	FIRST BAPTIST CHURCH OF VIENNA (VA)	VIENNA	VA	\$1,169,374	Black Americans	362	No
Eastern	24578	TOLEDO URBAN	TOLEDO	OH	\$10,676,101	Black Americans	4,803	Yes
Eastern	24598	VARICK MEMORIAL	UNIONDALE	NY	\$162,969	Black Americans	167	Yes
Eastern	24616	TBC	RICHMOND	VA	\$140,728	Black Americans	115	Yes
Eastern	24640	MOUNT PLEASANT BAPTIST CHURCH	ALEXANDRIA	VA	\$248,818	Black Americans	130	Yes
Eastern	24642	BROOKLYN COOPERATIVE	BROOKLYN	NY	\$47,173,120	Asian Americans, Black Americans, Hispanic Americans	7,595	Yes
Eastern	24657	NONE SUFFER LACK	SUITLAND	MD	\$24,856,164	Black Americans	2,453	Yes
Eastern	24670	1199 SEIU	NEW YORK	NY	\$86,231,443	Asian Americans, Black Americans, Hispanic Americans	17,617	Yes
Eastern	24714	WOODLAWN	PAWTUCKET	RI	\$14,388,251	Asian Americans, Black Americans, Hispanic Americans	2,173	Yes
Eastern	24784	NEW COVENANT DOMINION	BRONX	NY	\$1,306,482	Black Americans, Hispanic Americans	329	Yes
Eastern	24790	BEULAH	BROOKLYN	NY	\$175,447	Black Americans	250	Yes
Eastern	24823	URBAN UPBOUND	LONG ISLAND CIT	NY	\$1,600,336	Black Americans	1,059	Yes
Eastern	24845	STEPPING STONES COMMUNITY	WILMINGTON	DE	\$2,838,348	Black Americans	865	Yes
Eastern	24853	NEW LIFE	PHILADELPHIA	PA	\$795,533	Black Americans	480	Yes
Eastern	24863	SENECA NATION OF INDIANS	IRVING	NY	\$5,026,540	Native Americans	2,067	Yes

Region	CU Number	CU Name	City	State	Total Assets	Minority Category(ies)	Total Members	Low Income Designated
Eastern	24906	EVEREST	JACKSON HEIGHTS	NY	\$1,050,170	Asian Americans	430	Yes
Eastern	61495	ONE DETROIT	DETROIT	MI	\$50,831,184	Black Americans	11,323	Yes
Eastern	62167	I.M. DETROIT DISTRICT	DETROIT	MI	\$1,519,564	Black Americans	20	No
Eastern	62177	BETHEL BAPTIST CHURCH EAST	DETROIT	MI	\$899,758	Black Americans	242	Yes
Eastern	62324	GREATER NEW MT. MORIAH BAPTIST CHURCH	DETROIT	MI	\$310,134	Black Americans	185	No
Eastern	62796	NEWARK BOARD OF EDUCATION EMPLOYEES	NEWARK	NJ	\$27,070,500	Asian Americans, Black Americans	3,458	Yes
Eastern	62855	DIVISION 819 TRANSIT EMPLOYEES	IRVINGTON	NJ	\$19,131,236	Black Americans	1,481	No
Eastern	63906	EMPIRE BR 36 NATL ASSOCIATION OF LETTER CARRIERS	NEW YORK	NY	\$5,099,120	Asian Americans, Black Americans, Hispanic Americans	1,841	No
Eastern	63918	YONKERS POSTAL EMPLOYEES	YONKERS	NY	\$6,881,039	Black Americans, Hispanic Americans	524	No
Eastern	66159	NEWARK POST OFFICE EMPLOYEES	NEWARK	NJ	\$2,988,377	Black Americans	1,175	No
Eastern	66787	MUNICIPAL EMPL. CREDIT UNION OF BALTIMORE	BALTIMORE	MD	\$1,316,780,285	Black Americans	107,616	Yes
Eastern	66860	GREATER CLEVELAND COMMUNITY	CLEVELAND	OH	\$7,942,728	Black Americans	2,945	Yes
Eastern	66896	PETERSBURG FED REF CREDIT UNION INC	HOPEWELL	VA	\$4,062,579	Black Americans	746	No
Eastern	66929	CREDIT UNION OF RICHMOND INC	RICHMOND	VA	\$72,404,192	Black Americans	5,763	No
Eastern	68112	W. VIRGINIA STATE CONVENTION	HILLTOP	WV	\$303,267	Black Americans	191	Yes
Eastern	68603	NUEVA ESPERANZA COMMUNITY	TOLEDO	OH	\$2,605,488	Hispanic Americans, Native Americans	836	Yes
Total No. Of CUs for Eastern Region: 162			Total Assets for Eastern Region: \$8,255,166,726			Total Members for Eastern Region: 699,635		
Southern	169	GARY FIREFIGHTERS ASSOCIATION	GARY	IN	\$2,187,650	Black Americans	346	Yes
Southern	187	FLORIDA A & M UNIVERSITY	TALLAHASSEE	FL	\$24,138,606	Black Americans	3,187	Yes

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Region	CU Number	CU Name	City	State	Total Assets	Minority Category(ies)	Total Members	Low Income Designated
Southern	850	VALLEY	BROWNSVILLE	TX	\$95,749,694	Hispanic Americans	9,477	No
Southern	856	MOUNTAIN STAR	EL PASO	TX	\$35,509,015	Hispanic Americans	4,175	Yes
Southern	926	RIVER CITY	SAN ANTONIO	TX	\$114,733,634	Hispanic Americans	11,896	Yes
Southern	1068	COMPASS FINANCIAL	HIALEAH	FL	\$23,864,638	Black Americans, Hispanic Americans	2,220	Yes
Southern	1397	EDISTO	ORANGEBURG	SC	\$22,989,923	Asian Americans, Hispanic Americans, Native Americans	3,775	Yes
Southern	1409	EL PASO AREA TEACHERS	EL PASO	TX	\$769,789,488	Asian Americans, Black Americans, Hispanic Americans	65,915	Yes
Southern	1792	EVOLVE	EL PASO	TX	\$351,623,003	Hispanic Americans	18,815	Yes
Southern	1879	TEXAS COMMUNITY	KINGSVILLE	TX	\$21,406,576	Hispanic Americans	2,135	Yes
Southern	2056	SEWERAGE & WATER BOARD EMPLOYEES	NEW ORLEANS	LA	\$8,206,911	Black Americans, Native Americans	1,660	Yes
Southern	2068	SOUTHERN TEACHERS & PARENTS	BATON ROUGE	LA	\$30,772,973	Black Americans	4,347	Yes
Southern	2077	PRAIRIE VIEW	PRAIRIE VIEW	TX	\$3,011,161	Black Americans	644	Yes
Southern	2131	PRIMEWAY	HOUSTON	TX	\$604,712,122	Asian Americans, Black Americans, Hispanic Americans, Native Americans	47,317	Yes
Southern	2711	PROFINANCE	MERRILLVILLE	IN	\$16,124,225	Black Americans	1,577	Yes
Southern	2791	TUSKEGEE	TUSKEGEE	AL	\$10,039,045	Asian Americans, Black Americans, Hispanic Americans, Native Americans	2,241	Yes

Region	CU Number	CU Name	City	State	Total Assets	Minority Category(ies)	Total Members	Low Income Designated
Southern	3064	SELECT	SAN ANTONIO	TX	\$53,302,218	Black Americans, Hispanic Americans	6,665	Yes
Southern	3251	GARY POLICE DEPARTMENT EMPLOYEES	GARY	IN	\$1,832,443	Black Americans	208	No
Southern	4015	GENERATIONS COMMUNITY	SAN ANTONIO	TX	\$627,545,016	Black Americans, Hispanic Americans	48,097	Yes
Southern	4060	GULF COAST	CORPUS CHRISTI	TX	\$256,393,954	Hispanic Americans	15,639	Yes
Southern	4148	HIGHWAY DISTRICT 21	MCALLEN	TX	\$48,331,571	Hispanic Americans	3,503	Yes
Southern	4416	IBERIA PARISH	NEW IBERIA	LA	\$297,840	Black Americans	270	Yes
Southern	5497	TEXAS	DALLAS	TX	\$61,868,243	Black Americans	6,825	Yes
Southern	5547	SECURITY FIRST	MCALLEN	TX	\$422,525,756	Hispanic Americans	39,867	Yes
Southern	5555	WACONIZED	WACO	TX	\$4,397,782	Black Americans	502	Yes
Southern	5839	SOUTHEAST LOUISIANA VETERANS HEALTH	NEW ORLEANS	LA	\$2,301,881	Black Americans	922	Yes
Southern	5930	HEALTHPLUS	JACKSON	MS	\$7,410,458	Black Americans	2,255	Yes
Southern	5935	COWBOY COUNTRY	PREMONT	TX	\$17,552,752	Hispanic Americans	2,376	Yes
Southern	6204	RIVER BEND	SOUTH BEND	IN	\$6,588,555	Black Americans, Hispanic Americans	865	Yes
Southern	6311	TVH	TUSKEGEE	AL	\$4,995,711	Black Americans	679	Yes
Southern	6582	SAVASTATE TEACHERS	SAVANNAH	GA	\$2,864,007	Black Americans	753	Yes
Southern	6667	TSU	NASHVILLE	TN	\$1,419,828	Black Americans	421	Yes
Southern	6918	VAPR	SAN JUAN	PR	\$235,239,356	Hispanic Americans	19,534	Yes
Southern	7023	PORT ARTHUR COMMUNITY	PORT ARTHUR	TX	\$21,406,622	Asian Americans, Black Americans, Hispanic Americans	2,474	Yes
Southern	7024	SOUTH TEXAS REGIONAL	LAREDO	TX	\$6,013,802	Hispanic Americans	1,295	Yes

Appendix 2

Region	CU Number	CU Name	City	State	Total Assets	Minority Category(ies)	Total Members	Low Income Designated
Southern	7092	GALVESTON SCHOOL EMPLOYEES	GALVESTON	TX	\$3,334,059	Black Americans, Hispanic Americans	1,051	Yes
Southern	7253	EAST BATON ROUGE TEACHERS	BATON ROUGE	LA	\$4,368,508	Black Americans	2,081	Yes
Southern	7301	UNION	FARMERVILLE	LA	\$682,279	Black Americans	656	Yes
Southern	7345	CARIBE	SAN JUAN	PR	\$510,266,081	Hispanic Americans	44,373	Yes
Southern	7347	BORINQUEN COMMUNITY	AGUADILLA	PR	\$16,223,079	Hispanic Americans	1,705	Yes
Southern	7520	GULF COAST	MOBILE	AL	\$47,875,405	Black Americans	6,507	Yes
Southern	7534	HIALEAH MUNICIPAL EMPLOYEES	HIALEAH	FL	\$12,840,208	Black Americans, Hispanic Americans	1,538	Yes
Southern	7684	JPFCE	JACKSON	MS	\$1,013,437	Black Americans	191	Yes
Southern	7700	ARKANSAS AM & N COLLEGE	PINE BLUFF	AR	\$2,364,261	Black Americans	1,062	Yes
Southern	7970	ST. THOMAS	CHARLOTTE AMALI	VI	\$76,081,505	Black Americans	7,642	Yes
Southern	7989	CHRISTIANSTED	CHRISTIANSTED	VI	\$27,727,318	Black Americans	2,999	Yes
Southern	8069	FREDERIKSTED	FREDERIKSTED	VI	\$22,065,448	Asian Americans, Hispanic Americans	3,146	Yes
Southern	8237	SOUTH TEXAS	MCALLEN	TX	\$57,003,055	Hispanic Americans	7,220	Yes
Southern	8413	PORT ARTHUR TEACHERS	PORT ARTHUR	TX	\$35,930,870	Black Americans	3,336	Yes
Southern	8433	MERIDIAN MUTUAL	MERIDIAN	MS	\$49,890,844	Black Americans	6,407	Yes
Southern	8445	JACKSON AREA	JACKSON	MS	\$92,755,266	Black Americans	13,908	Yes
Southern	9408	SAVANNAH SCHOOLS	SAVANNAH	GA	\$37,138,197	Black Americans	3,951	Yes
Southern	9527	F A B CHURCH	SAVANNAH	GA	\$294,792	Black Americans	255	Yes
Southern	9554	COUNCILL	NORMAL	AL	\$2,864,601	Black Americans	529	Yes
Southern	9567	COMMFIRST	JACKSON	MS	\$14,588,737	Black Americans	2,350	Yes
Southern	9799	ROCKET	MCGREGOR	TX	\$28,293,811	Hispanic Americans, Native Americans	3,109	Yes

Region	CU Number	CU Name	City	State	Total Assets	Minority Category(ies)	Total Members	Low Income Designated
Southern	9843	FRIONA TEXAS	FRIONA	TX	\$16,158,538	Hispanic Americans	1,685	Yes
Southern	9974	SHELBY/BOLIVAR COUNTY	BOYLE	MS	\$3,876,984	Black Americans	2,098	Yes
Southern	10174	FIRSTLIGHT	EL PASO	TX	\$1,320,022,310	Asian Americans, Hispanic Americans	106,877	Yes
Southern	10283	THE FOCUS	OKLAHOMA CITY	OK	\$132,790,114	Asian Americans, Black Americans, Hispanic Americans, Native Americans	11,583	Yes
Southern	10776	TEACHERS ALLIANCE	LONGVIEW	TX	\$624,300	Black Americans	446	Yes
Southern	10843	ALL SAINTS CATHOLIC	FORT WORTH	TX	\$490,360	Hispanic Americans	131	Yes
Southern	10994	NAFT	PHARR	TX	\$108,466,627	Hispanic Americans	11,677	Yes
Southern	11011	LAREDO	LAREDO	TX	\$140,089,921	Hispanic Americans	19,029	Yes
Southern	11422	PROGRESSIVE	MOBILE	AL	\$6,212,883	Black Americans	705	Yes
Southern	11477	UNIVERSAL COOP	RIO GRANDE	PR	\$28,165,634	Hispanic Americans	3,180	Yes
Southern	11658	AVENUE BAPTIST BROTHERHOOD	SHREVEPORT	LA	\$629,858	Black Americans	165	Yes
Southern	11782	BAYOU COMMUNITY	SAINT GABRIEL	LA	\$14,556,982	Black Americans	1,551	Yes
Southern	11927	COASTAL COMMUNITY	GALVESTON	TX	\$74,988,572	Black Americans, Hispanic Americans	10,678	Yes
Southern	12225	RAPIDES	ALEXANDRIA	LA	\$6,115,215	Black Americans	1,048	Yes
Southern	12238	FINANCIAL ACCESS	BRADENTON	FL	\$35,550,335	Black Americans, Hispanic Americans	3,315	Yes
Southern	12290	VALDOSTA TEACHERS	VALDOSTA	GA	\$10,350,963	Black Americans, Hispanic Americans	2,255	Yes
Southern	12356	IBERVILLE	PLAQUEMINE	LA	\$7,469,033	Black Americans	2,571	Yes
Southern	12472	LAREDO FIRE DEPARTMENT	LAREDO	TX	\$15,004,400	Hispanic Americans	1,647	Yes
Southern	12735	W B R T	PORT ALLEN	LA	\$2,410,385	Black Americans	1,071	Yes

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Region	CU Number	CU Name	City	State	Total Assets	Minority Category(ies)	Total Members	Low Income Designated
Southern	12748	XAVIER UNIVERSITY	NEW ORLEANS	LA	\$1,779,078	Black Americans	384	Yes
Southern	12771	PUERTO RICO EMPLOYEE GROUPS	SAN JUAN	PR	\$3,227,301	Hispanic Americans	1,005	Yes
Southern	12837	MARVEL CITY	BESSEMER	AL	\$7,860,123	Black Americans	956	Yes
Southern	12859	FAITH COOPERATIVE	DALLAS	TX	\$1,573,989	Black Americans	1,058	Yes
Southern	13018	CLARKE COMMUNITY	GROVE HILL	AL	\$2,633,406	Black Americans	703	Yes
Southern	13248	S H P E	GREENSBURG	LA	\$3,602,816	Black Americans	1,172	Yes
Southern	13472	BERKELEY COMMUNITY	MONCKS CORNER	SC	\$14,657,940	Black Americans	3,407	Yes
Southern	13785	GLAMOUR	QUEBRADILLAS	PR	\$3,995,156	Hispanic Americans	1,061	Yes
Southern	13852	PHENIX PRIDE	PHENIX CITY	AL	\$13,299,941	Black Americans	2,048	Yes
Southern	13931	THIRD COAST	CORPUS CHRISTI	TX	\$14,537,028	Hispanic Americans	1,765	No
Southern	13939	PUERTO RICO	CAPARRA	PR	\$169,340,406	Hispanic Americans	20,572	Yes
Southern	14103	TABERNACLE	AUGUSTA	GA	\$208,875	Black Americans	122	Yes
Southern	14193	FORREST COUNTY TEACHERS	HATTIESBURG	MS	\$246,744	Black Americans	281	Yes
Southern	14391	BAPTIST HEALTH SOUTH FLORIDA	MIAMI	FL	\$89,652,011	Black Americans, Hispanic Americans	11,944	Yes
Southern	14537	JAMES WARD, JR.	JENNINGS	LA	\$2,065,999	Black Americans	464	Yes
Southern	14610	MORNING STAR	TULSA	OK	\$879,018	Black Americans	411	Yes
Southern	14692	ONPATH	HARAHAN	LA	\$414,312,063	Black Americans, Hispanic Americans	61,556	Yes
Southern	14734	LA JOYA AREA	LA JOYA	TX	\$60,999,247	Hispanic Americans	15,472	Yes
Southern	15089	S T S P	LACOMBE	LA	\$695,764	Black Americans	370	Yes
Southern	15433	MEMPHIS MUNICIPAL EMPLOYEES	MEMPHIS	TN	\$17,344,897	Black Americans	2,884	Yes
Southern	15563	BAYCEL	BAY CITY	TX	\$66,893,586	Hispanic Americans	4,630	Yes
Southern	15588	G G W	NEW ORLEANS	LA	\$817,539	Black Americans	200	Yes
Southern	15589	CADDO PARISH TEACHERS	SHREVEPORT	LA	\$14,992,986	Black Americans	3,323	Yes

Region	CU Number	CU Name	City	State	Total Assets	Minority Category(ies)	Total Members	Low Income Designated
Southern	15757	MT ZION INDIANAPOLIS	INDIANAPOLIS	IN	\$673,444	Black Americans	265	Yes
Southern	15817	PILGRIM CUCC	HOUSTON	TX	\$900,426	Black Americans	264	Yes
Southern	15938	SIXTH AVENUE BAPTIST	BIRMINGHAM	AL	\$4,559,011	Black Americans	898	Yes
Southern	16126	GARY MUNICIPAL EMPLOYEES	GARY	IN	\$506,508	Black Americans	133	Yes
Southern	16256	WASHINGTON EDUCATIONAL ASSOC	FRANKLINTON	LA	\$1,022,901	Black Americans	381	Yes
Southern	16271	BAKER HUGHES	HOUSTON	TX	\$14,880,217	Black Americans, Hispanic Americans	1,840	No
Southern	16590	TWIN STATES	COLUMBUS	MS	\$7,099,226	Black Americans	1,779	Yes
Southern	16813	CAPROCK	LAMESA	TX	\$36,932,436	Hispanic Americans	3,615	Yes
Southern	16858	NEW PILGRIM	BIRMINGHAM	AL	\$1,323,903	Black Americans	568	Yes
Southern	17067	OUR MOTHER OF MERCY PARISH HOUSTON	HOUSTON	TX	\$3,106,904	Black Americans	702	Yes
Southern	17105	PEAR ORCHARD	BEAUMONT	TX	\$1,070,538	Black Americans	331	Yes
Southern	17311	DEMOPOLIS	DEMOPOLIS	AL	\$857,028	Black Americans	637	Yes
Southern	17396	CONCORDIA PARISH SCHOOL EMP	FERRIDAY	LA	\$3,118,148	Black Americans	1,378	Yes
Southern	17655	C O	CHARLESTON	SC	\$4,049,831	Black Americans	750	Yes
Southern	17715	CITIZENS CHOICE	NATCHEZ	MS	\$1,097,293	Black Americans	414	Yes
Southern	18218	TEXAS LEE	HOUSTON	TX	\$805,682	Asian Americans	100	No
Southern	18462	T E A	HOUMA	LA	\$2,816,536	Black Americans	840	Yes
Southern	18474	COMBINED	HOT SPRINGS	AR	\$7,739,729	Black Americans, Native Americans	1,947	Yes
Southern	18559	STARR COUNTY TEACHERS	RIO GRANDE CITY	TX	\$37,779,436	Hispanic Americans	4,761	Yes
Southern	19253	ISSAQUENA COUNTY	MAYERSVILLE	MS	\$1,233,231	Black Americans	451	Yes
Southern	19619	TRINITY BAPTIST CHURCH	FLORENCE	SC	\$2,492,484	Black Americans	184	Yes
Southern	19826	SHAW UNIVERSITY	RALEIGH	NC	\$416,880	Black Americans	140	Yes

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Region	CU Number	CU Name	City	State	Total Assets	Minority Category(ies)	Total Members	Low Income Designated
Southern	19985	ARABI SUGAR WORKERS	NEW ORLEANS	LA	\$1,755,422	Black Americans	268	Yes
Southern	20147	TEAM FINANCIAL	HOUSTON	TX	\$5,439,219	Black Americans, Hispanic Americans	1,264	Yes
Southern	20267	FRIO COUNTY	PEARSALL	TX	\$7,290,495	Hispanic Americans	1,529	No
Southern	20392	BROWNSVILLE CITY EMPLOYEES	BROWNSVILLE	TX	\$6,921,248	Hispanic Americans	1,457	Yes
Southern	20550	TEAMSTERS LOCAL UNION #270	NEW ORLEANS	LA	\$920,321	Black Americans	515	No
Southern	20793	FINANCIAL HEALTH	INDIANAPOLIS	IN	\$36,424,822	Black Americans, Hispanic Americans	9,979	Yes
Southern	20890	STEPHENS COUNTY COMMUNITY	TOCCOA	GA	\$147,781	Black Americans	114	Yes
Southern	21029	PORT OF HOUSTON WAREHOUSE	HOUSTON	TX	\$5,599,214	Black Americans	268	Yes
Southern	21788	VALWOOD PARK	CARROLLTON	TX	\$24,946,287	Black Americans, Hispanic Americans	2,640	No
Southern	21998	NORTHWEST LOUISIANA	SHREVEPORT	LA	\$10,378,003	Black Americans	1,026	Yes
Southern	22131	FOGCE	EUTAW	AL	\$1,445,684	Black Americans	801	Yes
Southern	22219	U B C SOUTHERN COUNCIL INDUSTRIA WO	MINDEN	LA	\$772,813	Black Americans	385	Yes
Southern	22314	CHOCTAW	CHOCTAW	MS	\$3,237,103	Native Americans	2,028	Yes
Southern	22417	ST. MARY PARISH SCHOOL EMP.	FRANKLIN	LA	\$453,850	Black Americans	297	Yes
Southern	22530	PEE DEE	FLORENCE	SC	\$36,568,169	Black Americans	5,481	Yes
Southern	22581	TOTAL COMMUNITY ACTION	NEW ORLEANS	LA	\$926,669	Black Americans	570	Yes
Southern	23170	ARKANSAS EDUCATION ASSOCIATION	LITTLE ROCK	AR	\$7,206,308	Black Americans	2,152	Yes
Southern	23294	VITELCO EMPLOYEES	CHARLOTTE AMALI	VI	\$1,871,227	Black Americans	374	Yes
Southern	23607	WEST JEFFERSON	MARRERO	LA	\$6,764,618	Black Americans	1,597	No
Southern	23811	MID-ISLAND	CHRISTIANSTED	VI	\$15,446,186	Black Americans	2,259	Yes
Southern	23899	A M E CHURCH	BATON ROUGE	LA	\$100,000	Black Americans	293	Yes

Region	CU Number	CU Name	City	State	Total Assets	Minority Category(ies)	Total Members	Low Income Designated
Southern	24234	OMEGA PSI PHI FRATERNITY	TOCCOA	GA	\$2,468,185	Black Americans	1,794	Yes
Southern	24304	BORDER	DEL RIO	TX	\$196,966,385	Hispanic Americans	25,045	Yes
Southern	24324	MET TRAN	HOUSTON	TX	\$9,788,242	Black Americans	2,581	Yes
Southern	24384	NIZARI PROGRESSIVE	SUGAR LAND	TX	\$232,914,808	Asian Americans	13,580	No
Southern	24433	ARKANSAS TEACHERS	LITTLE ROCK	AR	\$1,798,725	Black Americans	522	Yes
Southern	24463	BRENTWOOD BAPTIST CHURCH	HOUSTON	TX	\$1,210,202	Black Americans	641	Yes
Southern	24532	COVENANT SAVINGS	KILLEEN	TX	\$4,254,075	Black Americans	1,422	Yes
Southern	24546	BIG BETHEL A.M.E. CHURCH	ATLANTA	GA	\$337,402	Black Americans	251	Yes
Southern	24570	HOUSTON METROPOLITAN	HOUSTON	TX	\$71,042,494	Black Americans, Hispanic Americans	14,787	Yes
Southern	24583	NRS COMMUNITY DEVELOPMENT	BIRMINGHAM	AL	\$1,249,868	Black Americans	657	Yes
Southern	24605	MOUNT OLIVE BAPTIST CHURCH	ARLINGTON	TX	\$8,208,210	Black Americans	1,278	No
Southern	24623	BROOKLAND	WEST COLUMBIA	SC	\$4,277,046	Black Americans	1,301	Yes
Southern	24631	PLATINUM	DULUTH	GA	\$190,611,992	Asian Americans	10,274	No
Southern	24683	UNITED NEIGHBORHOOD	AUGUSTA	GA	\$2,967,844	Black Americans	744	Yes
Southern	24718	JETSTREAM	MIAMI LAKES	FL	\$224,214,114	Black Americans, Hispanic Americans, Native Americans	15,875	Yes
Southern	24769	EMPOWERMENT COMMUNITY DEVELOPMENT	HOUSTON	TX	\$1,069,490	Black Americans	805	Yes
Southern	24781	UNION BAPTIST CHURCH	FORT WAYNE	IN	\$171,684	Black Americans	281	Yes
Southern	24802	SELF-HELP	DURHAM	NC	\$1,486,687,290	Black Americans, Hispanic Americans	80,354	Yes
Southern	24804	OAK CLIFF CHRISTIAN	DALLAS	TX	\$7,338,440	Black Americans	2,007	Yes
Southern	24818	PIONEER MUTUAL	SUGAR LAND	TX	\$212,989,613	Asian Americans	9,405	No
Southern	24829	HOPE	JACKSON	MS	\$367,607,394	Black Americans	36,229	Yes

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Region	CU Number	CU Name	City	State	Total Assets	Minority Category(ies)	Total Members	Low Income Designated
Southern	24859	FIRST UNITY	MCCOMB	MS	\$8,227,132	Black Americans	2,586	Yes
Southern	24867	REDEEMER	GREENVILLE	TX	\$3,263,130	Black Americans	679	No
Southern	24884	MID DELTA	INDIANOLA	MS	\$2,142,772	Black Americans	1,278	Yes
Southern	24896	NATCHEZ EDUCATORS	NATCHEZ	MS	\$1,373,424	Black Americans	507	Yes
Southern	24905	COMMUNITY PARTNERS	NEWTON	MS	\$5,519,267	Black Americans	2,140	Yes
Southern	24910	OTOE-MISSOURIA	RED ROCK	OK	\$2,001,330	Native Americans	378	Yes
Southern	60058	GECU	EL PASO	TX	\$3,541,622,858	Hispanic Americans	401,228	Yes
Southern	60307	GRAND PRAIRIE	GRAND PRAIRIE	TX	\$20,234,250	Black Americans, Hispanic Americans	1,897	No
Southern	60533	SOUTHWEST HERITAGE	ODESSA	TX	\$186,153,186	Hispanic Americans	11,841	Yes
Southern	61260	PALMETTO HEALTH	COLUMBIA	SC	\$85,570,860	Black Americans	11,878	No
Southern	61267	ALAMO CITY	SAN ANTONIO	TX	\$11,208,846	Hispanic Americans	1,356	Yes
Southern	61306	TEXAS BRIDGE	CORPUS CHRISTI	TX	\$70,130,415	Hispanic Americans	6,692	No
Southern	61457	PLUS4	HOUSTON	TX	\$124,486,750	Black Americans, Hispanic Americans	19,621	No
Southern	61532	REEVES COUNTY TEACHERS	PECOS	TX	\$11,667,074	Hispanic Americans	1,743	Yes
Southern	61604	LIBERTYONE	ARLINGTON	TX	\$148,595,553	Asian Americans, Black Americans, Hispanic Americans, Native Americans	8,519	No
Southern	62148	POSTAL	BATON ROUGE	LA	\$25,021,980	Black Americans	2,592	No
Southern	63143	IMMACULATE HEART OF MARY	LAFAYETTE	LA	\$680,529	Black Americans	375	Yes
Southern	63442	MISSISSIPPI PUBLIC EMPLOYEES	JACKSON	MS	\$28,186,491	Black Americans	6,212	Yes
Southern	63595	MOUNT VERNON BAPTIST CHURCH	DURHAM	NC	\$159,670	Black Americans	320	No
Southern	64034	GREATER KINSTON	KINSTON	NC	\$13,521,029	Black Americans	3,848	Yes
Southern	64464	TUSCALOOSA COUNTY	TUSCALOOSA	AL	\$11,479,524	Black Americans	1,280	Yes

Region	CU Number	CU Name	City	State	Total Assets	Minority Category(ies)	Total Members	Low Income Designated
Southern	64528	BIRMINGHAM CITY	BIRMINGHAM	AL	\$9,248,611	Black Americans	2,189	Yes
Southern	64594	FIREMAN'S	BIRMINGHAM	AL	\$6,649,528	Black Americans	887	No
Southern	64603	ALABAMA LAW ENFORCEMENT CREDIT UNION	BIRMINGHAM	AL	\$17,473,987	Black Americans	2,057	Yes
Southern	65774	TEACHERS	OKLAHOMA CITY	OK	\$6,959,547	Asian Americans, Black Americans, Hispanic Americans, Native Americans	2,428	No
Southern	65780	COGIC	LAFAYETTE	LA	\$405,014	Black Americans	320	Yes
Southern	66258	SELF-HELP	DURHAM	NC	\$1,280,395,687	Black Americans, Hispanic Americans	86,923	Yes
Southern	66259	ORLEANS PARISH SHERIFF'S	NEW ORLEANS	LA	\$4,992,910	Black Americans	890	No
Southern	66366	EDINBURG TEACHERS	EDINBURG	TX	\$106,218,446	Hispanic Americans	12,572	Yes
Southern	67330	MIAMI POSTAL SERVICE	MIAMI	FL	\$155,318,018	Black Americans, Hispanic Americans	13,712	Yes
Southern	67364	SAVANNAH POSTAL	SAVANNAH	GA	\$22,462,763	Black Americans	2,137	No
Southern	67383	CREDIT UNION OF ATLANTA	ATLANTA	GA	\$78,562,817	Black Americans	15,352	No
Southern	67413	A NEW DIRECTION	DALLAS	TX	\$17,807,605	Asian Americans, Black Americans, Hispanic Americans	2,976	No
Southern	67505	1ST CHOICE	ATLANTA	GA	\$31,748,559	Black Americans	8,244	Yes
Southern	67512	STAR OF TEXAS	AUSTIN	TX	\$51,864,243	Black Americans, Hispanic Americans	3,482	Yes
Southern	67574	BEAUMONT COMMUNITY	BEAUMONT	TX	\$34,249,766	Black Americans, Hispanic Americans	3,831	Yes
Southern	67578	NCE	CORPUS CHRISTI	TX	\$5,425,068	Hispanic Americans	1,496	Yes
Southern	67579	TEX MEX	LAREDO	TX	\$12,514,369	Hispanic Americans	3,905	Yes

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Region	CU Number	CU Name	City	State	Total Assets	Minority Category(ies)	Total Members	Low Income Designated
Southern	67592	WEST TEXAS	ODESSA	TX	\$61,272,103	Asian Americans, Black Americans, Hispanic Americans	5,184	Yes
Southern	67630	MADISON EDUCATION ASSOC.	MADISON	FL	\$6,286,308	Black Americans	808	No
Southern	67658	MEMBERS FIRST	CORPUS CHRISTI	TX	\$151,740,735	Hispanic Americans	12,074	No
Southern	67669	CITY	DALLAS	TX	\$548,487,702	Asian Americans, Black Americans, Hispanic Americans	36,521	No
Southern	67688	MACON-BIBB EMPLOYEES CREDIT UNION	MACON	GA	\$3,772,434	Black Americans	1,308	No
Southern	67963	CORPUS CHRISTI POSTAL EMPLOYEES	CORPUS CHRISTI	TX	\$16,208,488	Hispanic Americans	1,898	No
Southern	68010	ALPINE COMMUNITY	ALPINE	TX	\$16,030,172	Hispanic Americans	2,085	Yes
Southern	68135	METROPOLITAN TEACHERS	NASHVILLE	TN	\$2,622,203	Black Americans	1,685	Yes
Southern	68165	OLIVET BAPTIST	CORDOVA	TN	\$583,821	Black Americans	1,421	No
Southern	68300	STAR FINANCIAL	CORPUS CHRISTI	TX	\$50,878,851	Hispanic Americans	4,648	Yes
Southern	68430	LATINO COMMUNITY	DURHAM	NC	\$594,898,751	Hispanic Americans	92,250	Yes
Southern	68439	RESOURCE ONE	DALLAS	TX	\$642,203,703	Black Americans, Hispanic Americans	67,494	Yes
Southern	68482	COASTLIFE	CORPUS CHRISTI	TX	\$408,757,870	Hispanic Americans	36,258	Yes
Southern	68513	SMART CHOICE	CLEVELAND	TN	\$3,569,337	Black Americans, Hispanic Americans	936	Yes
Southern	68529	LIGHT COMMERCE	HOUSTON	TX	\$3,872,608	Black Americans	855	Yes
Southern	68615	NAVY ARMY COMMUNITY	CORPUS CHRISTI	TX	\$3,664,310,843	Hispanic Americans	195,560	Yes
Southern	68675	JAFARI NO-INTEREST	HOUSTON	TX	\$1,670,247	Asian Americans	332	No
Total No. Of CUs for Southern Region: 217			Total Assets for Southern Region: \$23,448,317,465			Total Members for Southern Region: 2,153,589		

Region	CU Number	CU Name	City	State	Total Assets	Minority Category(ies)	Total Members	Low Income Designated
Western	808	U.S. EAGLE	ALBUQUERQUE	NM	\$1,286,419,425	Asian Americans, Black Americans, Hispanic Americans, Native Americans	81,356	Yes
Western	964	SOUTHWEST	ALBUQUERQUE	NM	\$74,232,075	Asian Americans, Hispanic Americans, Native Americans	4,889	Yes
Western	1207	LOS ANGELES	GLENDALE	CA	\$1,167,000,197	Asian Americans, Black Americans, Hispanic Americans	70,011	No
Western	1499	PUEBLO GOVERNMENT AGENCIES	PUEBLO	CO	\$40,704,180	Hispanic Americans	3,313	Yes
Western	1607	BIG ISLAND	HILO	HI	\$137,073,468	Asian Americans	9,866	Yes
Western	1717	HAWAIIAN FINANCIAL	HONOLULU	HI	\$786,296,066	Asian Americans	60,522	No
Western	1733	HICKAM	HONOLULU	HI	\$673,268,973	Asian Americans, Native Americans	49,057	No
Western	1784	HAWAII COUNTY EMPLOYEES	HILO	HI	\$111,189,781	Asian Americans, Native Americans	5,848	Yes
Western	1785	HAWAII SCHOOLS	HONOLULU	HI	\$68,990,229	Asian Americans	3,992	Yes
Western	1815	HAWAIIUSA	HONOLULU	HI	\$2,095,537,888	Asian Americans, Black Americans, Hispanic Americans, Native Americans	131,600	No
Western	1817	MAUI TEACHERS	WAILUKU	HI	\$37,333,804	Asian Americans	1,583	Yes
Western	1830	HONOLULU	HONOLULU	HI	\$302,355,983	Asian Americans	18,041	No
Western	1838	FORT BAYARD	SANTA CLARA	NM	\$5,721,897	Hispanic Americans	1,250	Yes
Western	1845	ALOHA PACIFIC	HONOLULU	HI	\$1,133,737,125	Asian Americans	62,892	No
Western	1869	HAWAIIAN ELECTRIC EMPLOYEES	HONOLULU	HI	\$35,939,864	Asian Americans	1,964	Yes

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Region	CU Number	CU Name	City	State	Total Assets	Minority Category(ies)	Total Members	Low Income Designated
Western	1870	HAWAII LAW ENFORCEMENT	HONOLULU	HI	\$199,401,036	Asian Americans	14,801	No
Western	1961	PEARL HAWAII	WAIPAHU	HI	\$428,176,301	Asian Americans	30,053	Yes
Western	1987	EWA	EWA BEACH	HI	\$15,944,812	Asian Americans	1,707	Yes
Western	2049	WAIALUA	WAIALUA	HI	\$53,127,242	Asian Americans, Native Americans	3,167	Yes
Western	2275	KAHUKU	KAHUKU	HI	\$6,228,714	Asian Americans	1,890	Yes
Western	2280	HAMAKUA	PEPEEKEO	HI	\$17,551,556	Asian Americans	1,647	Yes
Western	2370	METROPOLITAN "L"	OAK PARK	IL	\$8,781,484	Black Americans	1,667	Yes
Western	2403	HAWAII	HONOLULU	HI	\$102,140,738	Asian Americans, Native Americans	13,068	Yes
Western	2467	NORTHSIDE L	BROADVIEW	IL	\$5,757,688	Black Americans	1,158	Yes
Western	2495	CHICAGO AVENUE GARAGE	CHICAGO	IL	\$5,046,936	Black Americans	658	Yes
Western	2498	CTA-74TH STREET DEPOT	CHICAGO	IL	\$9,280,116	Black Americans	664	Yes
Western	2505	77TH STREET DEPOT	CHICAGO	IL	\$19,288,643	Black Americans, Hispanic Americans	4,615	Yes
Western	2577	KAUAI TEACHERS	LIHUE	HI	\$37,297,858	Asian Americans	2,986	Yes
Western	2713	MCBRYDE	ELEELE	HI	\$112,177,297	Asian Americans	3,410	Yes
Western	2953	LANAI	LANAI CITY	HI	\$32,949,075	Asian Americans	1,829	Yes
Western	3218	TULARE COUNTY	TULARE	CA	\$121,077,948	Asian Americans, Hispanic Americans	10,442	Yes
Western	3526	SCHOOLS	TORRANCE	CA	\$152,318,321	Asian Americans, Black Americans, Hispanic Americans, Native Americans	14,740	Yes
Western	3574	VALLEY ISLE COMMUNITY	KAHULUI	HI	\$138,989,069	Asian Americans, Black Americans, Hispanic Americans	12,950	Yes

Region	CU Number	CU Name	City	State	Total Assets	Minority Category(ies)	Total Members	Low Income Designated
Western	4393	SUNKIST EMPLOYEES	VALENCIA	CA	\$4,998,721	Asian Americans, Hispanic Americans	655	Yes
Western	4531	GUADALUPE CENTERS	KANSAS CITY	MO	\$5,233,110	Hispanic Americans	1,757	Yes
Western	4633	CAMINO	MONTEBELLO	CA	\$167,083,845	Hispanic Americans	12,801	Yes
Western	4805	NORTHERN NEW MEXICO SCHOOL EMPLOYEE	SANTA FE	NM	\$28,117,984	Hispanic Americans, Native Americans	1,753	Yes
Western	4900	COOPERATIVE CENTER	BERKELEY	CA	\$131,831,382	Asian Americans, Black Americans, Hispanic Americans, Native Americans	8,621	Yes
Western	4915	A. E. A.	YUMA	AZ	\$300,245,875	Hispanic Americans	32,979	Yes
Western	5487	KAUAI GOVERNMENT EMPLOYEES	LIHUE	HI	\$122,632,270	Native Americans	7,145	Yes
Western	5718	TUCOEMAS	VISALIA	CA	\$281,439,130	Black Americans, Hispanic Americans	28,868	Yes
Western	7256	COMMUNITY	CHICAGO	IL	\$236,285	Black Americans	196	Yes
Western	7471	MOLOKAI COMMUNITY	KAUNAKAKAI	HI	\$31,344,495	Native Americans	4,088	Yes
Western	7557	GLENDALE	GLENDALE	CA	\$95,226,740	Asian Americans, Black Americans, Hispanic Americans, Native Americans	7,478	No
Western	7594	HONEA	FORT SHAFTER	HI	\$21,192,813	Asian Americans	756	Yes
Western	7617	SEQUOIA	REDWOOD CITY	CA	\$37,090,467	Asian Americans, Black Americans, Hispanic Americans	1,719	No
Western	7999	TELCO ROSWELL NEW MEXICO	ROSWELL	NM	\$6,766,658	Hispanic Americans	1,009	Yes
Western	8230	TECHNICOLOR	BURBANK	CA	\$102,385,065	Asian Americans, Black Americans, Hispanic Americans	4,659	No

Appendix 2

Region	CU Number	CU Name	City	State	Total Assets	Minority Category(ies)	Total Members	Low Income Designated
Western	9115	HOTEL AND TRAVEL INDUSTRY	HONOLULU	HI	\$36,608,676	Asian Americans	5,086	Yes
Western	9255	WESTERN STATES REGIONAL	LOS ANGELES	CA	\$703,516	Hispanic Americans	266	Yes
Western	9296	SUN COMMUNITY	EL CENTRO	CA	\$591,752,790	Hispanic Americans	44,955	Yes
Western	9381	GATHER	LIHUE	HI	\$636,692,143	Asian Americans	36,014	Yes
Western	9719	ST. FRANCIS MEDICAL CENTER	HONOLULU	HI	\$11,066,603	Asian Americans	1,109	No
Western	9897	SOUTHEASTERN ARIZONA	DOUGLAS	AZ	\$39,680,633	Hispanic Americans	5,462	Yes
Western	9924	WAILUKU	KAHULUI	HI	\$77,395,157	Asian Americans	4,857	Yes
Western	10399	KAHULUI	KAHULUI	HI	\$65,418,166	Asian Americans	4,034	Yes
Western	10465	UNIVERSITY OF HAWAII	HONOLULU	HI	\$754,780,276	Asian Americans	31,203	No
Western	10648	MARYKNOLL OF LA	LOS ANGELES	CA	\$1,280,706	Asian Americans	167	No
Western	10767	PEOPLES IND CHURCH	LOS ANGELES	CA	\$35,266	Black Americans	80	Yes
Western	10882	LOCAL UNION 1186 IBEW	HONOLULU	HI	\$14,989,299	Asian Americans	1,113	No
Western	10938	HAWAII FIRST	KAMUELA	HI	\$43,988,126	Native Americans	8,400	Yes
Western	11494	KUAKINI MEDICAL AND DENTAL	HONOLULU	HI	\$46,143,372	Asian Americans	2,275	Yes
Western	11553	KAMEHAMEHA	HONOLULU	HI	\$42,869,812	Asian Americans	3,828	No
Western	12613	GLOVER	HONOLULU	HI	\$4,004,856	Asian Americans	241	Yes
Western	13254	CORRECTIONS	SOLEDAD	CA	\$19,041,314	Asian Americans, Black Americans, Hispanic Americans, Native Americans	2,476	Yes
Western	13533	CTA SOUTH	CHICAGO	IL	\$1,244,522	Black Americans	604	Yes
Western	14058	ST. MARTIN DE PORRES PARISH	CHICAGO	IL	\$351,926	Black Americans	165	Yes
Western	14542	ONTARIO MONTCLAIR SCHOOL EMPLOYEES	ONTARIO	CA	\$138,332,758	Hispanic Americans	9,763	Yes

Region	CU Number	CU Name	City	State	Total Assets	Minority Category(ies)	Total Members	Low Income Designated
Western	14739	CAL POLY	POMONA	CA	\$18,059,278	Asian Americans, Black Americans, Hispanic Americans, Native Americans	2,681	Yes
Western	15240	RESURRECTION LUTHERAN	CHICAGO	IL	\$191,491	Black Americans	77	Yes
Western	15375	WOLF POINT	WOLF POINT	MT	\$17,015,906	Native Americans	2,946	Yes
Western	15454	SHILOH ENGLEWOOD	CHICAGO	IL	\$217,083	Black Americans	145	Yes
Western	15673	ISRAEL METHCOMM	CHICAGO	IL	\$1,478,474	Black Americans	219	Yes
Western	15784	NOVO	NORCO	CA	\$13,747,270	Hispanic Americans	2,233	No
Western	15812	SHILOH BAPTIST	WAUKEGAN	IL	\$136,284	Black Americans	150	Yes
Western	16547	SAN FRANCISCO LEE	SAN FRANCISCO	CA	\$11,467,444	Asian Americans	663	Yes
Western	16570	LOS ANGELES LEE	LOS ANGELES	CA	\$519,024	Asian Americans	66	Yes
Western	16754	FOUR CORNERS	KIRTLAND	NM	\$20,619,747	Native Americans	5,455	Yes
Western	17749	WHITE EARTH RESERVATION	MAHNOMEN	MN	\$2,369,928	Native Americans	1,369	Yes
Western	18454	VALLEY HILLS	SAN BERNARDINO	CA	\$3,777,720	Asian Americans, Black Americans, Hispanic Americans	425	Yes
Western	18623	CALCOM	LONG BEACH	CA	\$73,828,921	Asian Americans, Hispanic Americans	7,343	Yes
Western	18882	C T A F C	CHICAGO	IL	\$842,610	Black Americans	425	Yes
Western	20720	L. A. MISSION	SAN FERNANDO	CA	\$8,801,311	Hispanic Americans	1,127	Yes
Western	21532	U.P.S. EMPLOYEES	ONTARIO	CA	\$47,152,978	Black Americans, Hispanic Americans	5,413	No
Western	21683	WEST SIDE BAPTIST CHURCH	SAINT LOUIS	MO	\$331,312	Black Americans	391	Yes
Western	23245	TRINITY U.C.C.	CHICAGO	IL	\$3,390,378	Black Americans	748	Yes
Western	23309	SISSETON-WAHPETON	AGENCY VILLAGE	SD	\$4,530,103	Native Americans	1,455	Yes

Appendix 2

Region	CU Number	CU Name	City	State	Total Assets	Minority Category(ies)	Total Members	Low Income Designated
Western	23780	NORTHEAST COMMUNITY	SAN FRANCISCO	CA	\$9,535,249	Asian Americans	1,166	Yes
Western	24123	M.W.P.H. GRAND LODGE OF ILLINOIS	CHICAGO	IL	\$425,645	Black Americans	420	Yes
Western	24506	EPISCOPAL COMMUNITY	LOS ANGELES	CA	\$5,812,971	Asian Americans, Black Americans, Hispanic Americans	1,226	Yes
Western	24520	SANTA ANA	SANTA ANA	CA	\$86,700,496	Asian Americans, Black Americans, Hispanic Americans, Native Americans	6,083	Yes
Western	24539	TRANSIT OPERATIONS	MINNEAPOLIS	MN	\$4,483,245	Asian Americans, Black Americans, Hispanic Americans	725	Yes
Western	24542	SAN FRANCISCO	SAN FRANCISCO	CA	\$1,228,565,079	Asian Americans, Black Americans, Hispanic Americans, Native Americans	49,124	Yes
Western	24549	HANIN	LOS ANGELES	CA	\$30,211,181	Asian Americans	3,761	Yes
Western	24614	GIDEON	WAUKEGAN	IL	\$280,448	Black Americans	303	Yes
Western	24630	CU HAWAII	HILO	HI	\$353,485,859	Asian Americans	27,974	Yes
Western	24648	LCO	HAYWARD	WI	\$2,260,867	Native Americans	1,561	Yes
Western	24704	SOUTH SIDE COMMUNITY	CHICAGO	IL	\$5,996,927	Black Americans	1,550	Yes
Western	24767	UNIFIED HOMEOWNERS OF ILLINOIS	CHICAGO	IL	\$578,920	Hispanic Americans	302	Yes
Western	24776	COMUNIDAD LATINA	SANTA ANA	CA	\$5,974,272	Hispanic Americans	1,376	Yes
Western	24830	OAHU	HONOLULU	HI	\$52,840,707	Asian Americans	3,672	No
Western	24839	HAWAII CENTRAL	HONOLULU	HI	\$319,898,726	Asian Americans	17,753	No
Western	24847	LAKOTA	KYLE	SD	\$7,695,066	Native Americans	2,992	Yes

Region	CU Number	CU Name	City	State	Total Assets	Minority Category(ies)	Total Members	Low Income Designated
Western	60024	PRIORITY ONE	SOUTH PASADENA	CA	\$195,913,910	Asian Americans, Black Americans, Hispanic Americans	16,975	No
Western	60400	ST. LOUIS COMMUNITY	SAINT LOUIS	MO	\$356,086,401	Black Americans	61,232	Yes
Western	60467	ZIA	LOS ALAMOS	NM	\$176,263,641	Hispanic Americans	11,819	No
Western	60923	PARK MANOR CHRISTIAN CHURCH	CHICAGO	IL	\$1,114,155	Black Americans	262	Yes
Western	61085	UTILITY DISTRICT	OAKLAND	CA	\$36,075,380	Asian Americans, Black Americans, Hispanic Americans	2,447	No
Western	61128	ROLLING F	TURLOCK	CA	\$59,071,334	Hispanic Americans	5,374	Yes
Western	61448	ETHICON SUTURE	CHICAGO	IL	\$1,244,398	Black Americans, Hispanic Americans	494	No
Western	61451	JACL	GLENDALE	AZ	\$450,173	Asian Americans	160	No
Western	61566	ST. MARK	CHICAGO	IL	\$578,694	Black Americans	244	Yes
Western	61946	RINCONES PRESBYTERIAN	CHACON	NM	\$5,001,269	Hispanic Americans	830	Yes
Western	62573	RIO GRANDE	ALBUQUERQUE	NM	\$440,440,782	Asian Americans, Black Americans, Hispanic Americans, Native Americans	35,524	Yes
Western	62841	BELEN RAILWAY EMPLOYEES	BELEN	NM	\$44,766,445	Hispanic Americans, Native Americans	2,498	Yes
Western	63388	KANSAS CITY	KANSAS CITY	MO	\$43,889,402	Black Americans	6,263	Yes
Western	63468	VALLEY EDUCATORS	ALAMOSA	CO	\$6,012,111	Hispanic Americans	1,054	Yes
Western	63589	JACOM	LOS ANGELES	CA	\$72,475,428	Asian Americans	8,525	No
Western	64252	FELLOWSHIP BAPTIST CHURCH	CHICAGO	IL	\$496,119	Black Americans	411	Yes
Western	64576	SAN FERNANDO VALLEY JAPANESE	NORTHRIDGE	CA	\$775,508	Asian Americans	196	No
Western	64892	JONES METHODIST CHURCH	SAN FRANCISCO	CA	\$356,415	Black Americans	283	No

Appendix 2

Region	CU Number	CU Name	City	State	Total Assets	Minority Category(ies)	Total Members	Low Income Designated
Western	65059	NIKKEI	GARDENA	CA	\$79,585,488	Asian Americans	4,704	No
Western	65113	ALLUS	SALINAS	CA	\$49,253,197	Hispanic Americans	3,986	No
Western	65231	PILGRIM BAPTIST	CHICAGO	IL	\$361,364	Black Americans	150	Yes
Western	65471	GUADALUPE PARISH	ANTONITO	CO	\$31,739,872	Hispanic Americans	3,045	Yes
Western	65513	STATE EMPLOYEES	SANTA FE	NM	\$818,466,093	Hispanic Americans, Native Americans	48,777	Yes
Western	65932	CHICAGO MUNICIPAL EMPLOYEES	CHICAGO	IL	\$48,468,216	Black Americans, Hispanic Americans	12,283	Yes
Western	66089	BEREAN	CHICAGO	IL	\$146,074	Black Americans	245	Yes
Western	66097	CUBA	CUBA	NM	\$19,565,996	Hispanic Americans, Native Americans	1,735	Yes
Western	66149	GUADALUPE	SANTA FE	NM	\$217,713,473	Hispanic Americans	22,737	Yes
Western	66252	QUESTA	QUESTA	NM	\$13,433,490	Hispanic Americans	1,618	Yes
Western	66296	ST. HELENA PARISH	CHICAGO	IL	\$182,052	Black Americans	163	Yes
Western	66300	IMPERIAL	SPRINGFIELD	IL	\$56,562	Black Americans	191	Yes
Western	67005	NATIONAL J. A. C. L.	SALT LAKE CITY	UT	\$34,860,967	Asian Americans	3,559	No
Western	67024	MT. ZION	ZION	IL	\$249,647	Black Americans	213	Yes
Western	68027	1ST VALLEY	SAN BERNARDINO	CA	\$48,814,532	Asian Americans, Black Americans, Hispanic Americans, Native Americans	3,218	Yes
Western	68044	HOLY REDEEMER COMMUNITY OF SE WIS.	MILWAUKEE	WI	\$801,052	Black Americans	264	Yes
Western	68304	LOWER VALLEY	SUNNYSIDE	WA	\$128,387,572	Hispanic Americans	18,679	Yes
Western	68356	FIRST IMPERIAL	EL CENTRO	CA	\$158,641,134	Hispanic Americans	19,513	Yes

Region	CU Number	CU Name	City	State	Total Assets	Minority Category(ies)	Total Members	Low Income Designated
Western	68459	USC	LOS ANGELES	CA	\$697,255,279	Asian Americans, Black Americans, Hispanic Americans	76,670	Yes
Western	68472	CANAAN	URBANA	IL	\$250,900	Black Americans	154	Yes
Total No. Of CUs for Western Region: 141			Total Assets for Western Region: \$19,416,007,991			Total Members for Western Region: 1,434,032		
Total No. Of CUs: 520			Total Assets: \$51,119,492,182			Total Members: 4,287,256		
* - This list of minority depository institutions is based on the archived database, FOICU.								

Appendix 3: 2020 Minority Depository Grants Award List

Credit Union Name	City	State	Proposal Type	Amount Approved
DEMOPOLIS FEDERAL CREDIT UNION INC	DEMOPOLIS	AL	Urgent Need Grant Application	\$7,500.00
FOGCE	EUTAW	AL	COVID-19 Emergency Fund	\$10,000.00
PHENIX PRIDE	PHENIX CITY	AL	COVID-19 Emergency Fund	\$10,000.00
DEMOPOLIS FEDERAL CREDIT UNION INC	DEMOPOLIS	AL	COVID-19 Emergency Fund	\$10,000.00
CALCOM FEDERAL CREDIT UNION	LONG BEACH	CA	COVID-19 Emergency Fund	\$10,000.00
CAL POLY FEDERAL CREDIT UNION, INC.	POMONA	CA	COVID-19 Emergency Fund	\$10,000.00
EPISCOPAL COMMUNITY FEDERAL CREDIT UNION	LOS ANGELES	CA	COVID-19 Emergency Fund	\$10,000.00
NUVISTA FEDERAL CREDIT UNION	MONTROSE	CO	COVID-19 Emergency Fund	\$10,000.00
EAST END BAPTIST TABERNACLE FEDERAL CREDIT UNION	BRIDGEPORT	CT	COVID-19 Emergency Fund	\$10,000.00
MOUNT JEZREEL	WASHINGTON	DC	COVID-19 Emergency Fund	\$10,000.00
F A B CHURCH	SAVANNAH	GA	COVID-19 Emergency Fund	\$10,000.00
F A B CHURCH	SAVANNAH	GA	MDI Mentoring Grant	\$25,000.00
HONEA FEDERAL CREDIT UNION	FORT SHAFTER	HI	Urgent Need Grant Application	\$3,180.00
HAMAKUA	PEPEEKEO	HI	Urgent Need Grant Application	\$7,500.00
HOTEL AND TRAVEL INDUSTRY	HONOLULU	HI	Urgent Need Grant Application	\$7,500.00
LANAI	LANAI CITY	HI	COVID-19 Emergency Fund	\$10,000.00
HAWAII FIRST FEDERAL CREDIT UNION	KAMUELA	HI	COVID-19 Emergency Fund	\$10,000.00
UNIFIED HOMEOWNERS OF ILLINOIS	CHICAGO	IL	COVID-19 Emergency Fund	\$10,000.00
SOUTHSIDE COMMUNITY FEDERAL CREDIT UNION	CHICAGO	IL	COVID-19 Emergency Fund	\$10,000.00
PARK MANOR CHRISTIAN CHURCH CREDIT UNION	CHICAGO	IL	COVID-19 Emergency Fund	\$10,000.00
ISRAEL METHCOMM FEDERAL CREDIT UNION	CHICAGO	IL	COVID-19 Emergency Fund	\$10,000.00
FINANCIAL HEALTH FEDERAL CREDIT UNION	INDIANAPOLIS	IN	COVID-19 Emergency Fund	\$10,000.00
MT ZION INDIANAPOLIS FEDERAL CREDIT UNION	INDIANAPOLIS	IN	COVID-19 Emergency Fund	\$10,000.00

Credit Union Name	City	State	Proposal Type	Amount Approved
SOUTHERN TEACHERS & PARENTS	BATON ROUGE	LA	Urgent Need Grant Application	\$7,500.00
BAYOU COMMUNITY	SAINT GABRIEL	LA	COVID-19 Emergency Fund	\$10,000.00
TEA FEDERAL CREDIT UNION	HOUMA	LA	COVID-19 Emergency Fund	\$10,000.00
W S S C	LAUREL	MD	COVID-19 Emergency Fund	\$10,000.00
WHITE EARTH RESERVATION FEDERAL CREDIT UNION	MAHNOMEN	MN	COVID-19 Emergency Fund	\$4,000.00
GUADALUPE CENTERS	KANSAS CITY	MO	COVID-19 Emergency Fund	\$10,000.00
COMMFIRST FEDERAL CREDIT UNION	JACKSON	MS	COVID-19 Emergency Fund	\$10,000.00
NORTHERN NEW MEXICO SCHOOL EMPLOYEES FEDERAL CREDIT UNION	SANTA FE	NM	COVID-19 Emergency Fund	\$10,000.00
NORTHERN NEW MEXICO SCHOOL EMPLOYEE	SANTA FE	NM	MDI Mentoring Grant	\$25,000.00
BEREA	BROOKLYN	NY	COVID-19 Emergency Fund	\$900.00
TRANSIT AUTHORITY DIVISION B	NEW YORK	NY	Urgent Need Grant Application	\$6,500.00
FIDELIS	NEW YORK	NY	Urgent Need Grant Application	\$7,500.00
NEW YORK UNIVERSITY FEDERAL CREDIT UNION	NEW YORK	NY	Urgent Need Grant Application	\$7,500.00
NEW COVENANT DOMINION	BRONX	NY	COVID-19 Emergency Fund	\$10,000.00
ROCKLAND EMPLOYEES	SPRING VALLEY	NY	COVID-19 Emergency Fund	\$10,000.00
SOUTHERN BAPTIST CHURCH OF NEW YORK	NEW YORK	NY	COVID-19 Emergency Fund	\$10,000.00
CONCORD	BROOKLYN	NY	COVID-19 Emergency Fund	\$10,000.00
PAUL QUINN FEDERAL CREDIT UNION	JAMAICA	NY	COVID-19 Emergency Fund	\$10,000.00
LOWER EAST SIDE PEOPLES FEDERAL CREDIT UNION	NEW YORK	NY	COVID-19 Emergency Fund	\$10,000.00
KOREAN AMERICAN CATHOLICS FEDERAL CREDIT UNION	FLUSHING	NY	COVID-19 Emergency Fund	\$10,000.00
BROOKLYN COOPERATIVE FEDERAL CREDIT UNION	BROOKLYN	NY	COVID-19 Emergency Fund	\$10,000.00
N.U.L.	NEW YORK	NY	MDI Mentoring Grant	\$25,000.00
STEEL VALLEY FEDERAL CREDIT UNION	CLEVELAND	OH	COVID-19 Emergency Fund	\$5,000.00
TOLEDO METRO	TOLEDO	OH	COVID-19 Emergency Fund	\$10,000.00
TOLEDO URBAN	TOLEDO	OH	COVID-19 Emergency Fund	\$10,000.00

Appendix 3

Credit Union Name	City	State	Proposal Type	Amount Approved
NUEVA ESPERANZA COMMUNITY CREDIT UNION	TOLEDO	OH	COVID-19 Emergency Fund	\$10,000.00
THE FOCUS	OKLAHOMA CITY	OK	Urgent Need Grant Application	\$7,500.00
TROUVAILLE	PHILADELPHIA	PA	Urgent Need Grant Application	\$6,000.00
HILL DISTRICT FEDERAL CREDIT UNION	PITTSBURGH	PA	COVID-19 Emergency Fund	\$10,000.00
BERKELEY COMMUNITY FEDERAL CREDIT UNION	MONCKS CORNER	SC	COVID-19 Emergency Fund	\$10,000.00
EDISTO FEDERAL CREDIT UNION	ORANGEBURG	SC	COVID-19 Emergency Fund	\$10,000.00
METROPOLITAN TEACHERS	NASHVILLE	TN	Urgent Need Grant Application	\$7,500.00
RIVER CITY FEDERAL CREDIT UNION	SAN ANTONIO	TX	Urgent Need Grant Application	\$5,000.00
BORDER FEDERAL CREDIT UNION	DEL RIO	TX	Urgent Need Grant Application	\$7,400.00
FIRSTLIGHT	EL PASO	TX	Urgent Need Grant Application	\$7,500.00
STAR OF TEXAS CREDIT UNION	AUSTIN	TX	Urgent Need Grant Application	\$7,500.00
LIGHT COMMERCE CREDIT UNION	HOUSTON	TX	COVID-19 Emergency Fund	\$10,000.00
FREDERIKSTED FEDERAL CREDIT UNION	FREDERIKSTED	VI	COVID-19 Emergency Fund	\$10,000.00

Appendix 4: Key Terms and List of Acronyms

CDFI: Community Development Financial Institution. The Treasury Department designates financial institutions that provide financial services to low-income and underserved people and communities and that meet certain criteria as CDFIs. CDFI credit unions are eligible for awards through competitive programs administered by the Treasury’s CDFI Fund.

CDRLF: Community Development Revolving Loan Fund. Congress provides an appropriation through this Fund to the NCUA to make grants and loans to qualified low-income credit unions.

CURE: Office of Credit Union Resources and Expansion

Field of Membership: A credit union’s field of membership defines who is eligible to join the credit union. Depending on the credit union’s charter, a field of membership can include individuals who:

- Are members of an association (such as a civic association or religious institution) or part of a community (such as a county or town);
- Are employed in a particular occupation (such as firefighters or teachers);
- Are a part of an underserved area (such as a rural county); or
- Who share a common bond, such as those who work at a factory or those who work for the factory’s suppliers.

FIRREA: Financial Institutions Reform, Recovery, and Enforcement Act of 1989

Low-Income-Designated Credit Union: The Federal Credit Union Act allows the NCUA to designate a credit union as low-income if it meets certain criteria. This designation gives these credit unions a greater ability to help stimulate economic growth and provide affordable financial services in communities that have been historically underserved. To qualify as a low-income credit union, a majority of a credit union’s membership must meet certain low-income thresholds based on data from the U.S. Census Bureau. The designation offers several benefits for credit unions that qualify, including the ability to accept non-member deposits, an exemption from the member business lending cap, eligibility for technical assistance grants and loans, and the ability to obtain supplemental capital from organizations, such as banks or outside investors.

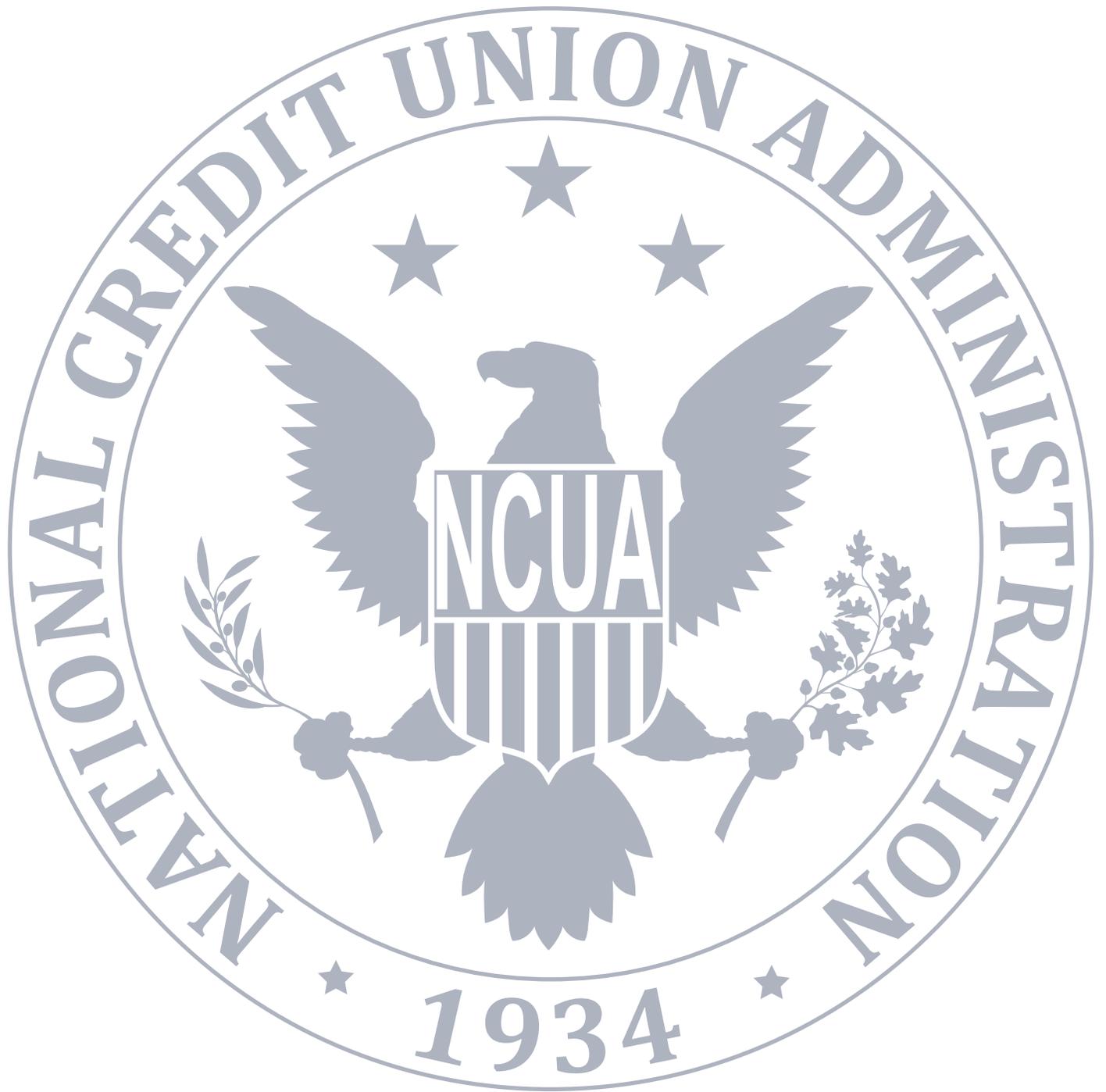
Member: A person who uses a credit union is referred to as a member rather than a customer. This is because a credit union member actually owns a portion, or share, of their credit union. This differs from a bank, which is owned by its shareholders, not its customers. A credit union member also has the ability to determine the credit union’s board of directors through a democratic election.

Minority Depository Institution (MDI): A federally insured credit union in which a majority of its current members, its board of directors, and the community it serves, as designated in its charter, fall within any of the eligible minority groups defined in [Section 308 of the Financial Institutions Reform, Recovery, and Enforcement Act of 1989](#): any “Black American, Asian American, Hispanic American, or Native American.”

NCUA: National Credit Union Administration

The National Credit Union Share Insurance Fund: The Share Insurance Fund provides deposit insurance for member accounts at all federally insured credit unions. Established by Congress in 1970, the Fund is administered by the NCUA and is backed by the full faith and credit of the United States. The Fund insures individual accounts to \$250,000, and a members' interest in all joint accounts combined is insured to \$250,000. The Fund separately protects IRA and KEOGH retirement accounts up to \$250,000.

Small Credit Union: A credit union with assets of less than \$100 million. That designation makes the credit union eligible for certain special regulatory considerations.





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